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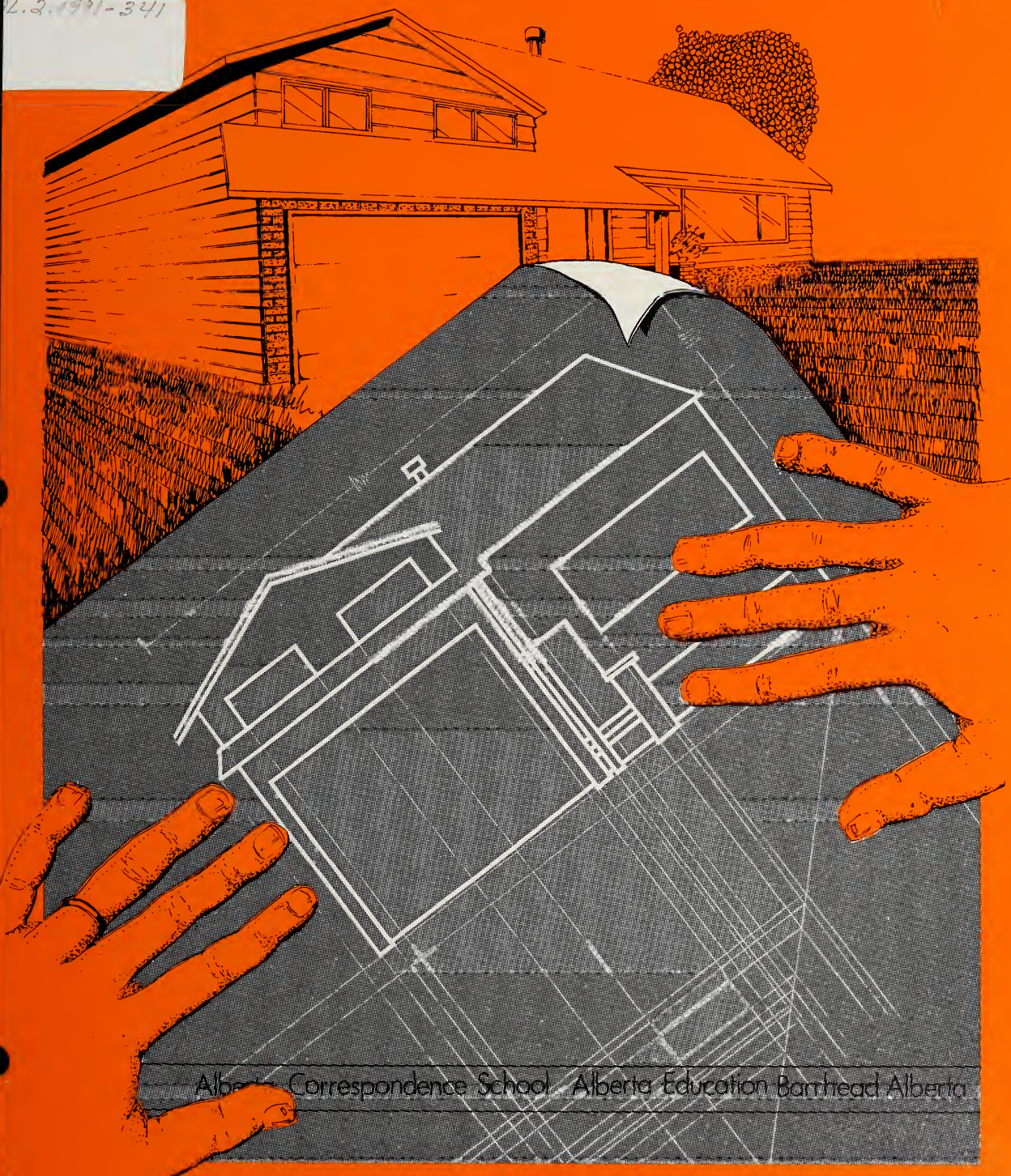
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# PERSONAL LIVING SKILLS

MODULE • D •

• PERSONAL • LIVING • SKILLS

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Alberta Correspondence School Alberta Education Barrhead Alberta





# **Personal Living Skills 10**

## **Module D**

# **LIVING ON YOUR OWN**



**Distance  
Learning**

**Alberta**  
EDUCATION

Personal Living Skills 10  
Student Module  
Module D  
Alberta Correspondence School  
ISBN No. 0-7741-0726-X

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Time Spent on Lesson _____	Lesson Number _____	Lesson Grading: _____
Student's Questions and Comments <div style="border: 1px solid black; padding: 5px; margin: 10px 0;">             LESSON              MODULE              FILE NUMBER              COURSE NAME              NAME              ADDRESS           </div> <p style="font-size: small; margin-top: 5px;">Please verify that preprinted label is for correct course and lesson.</p>		Additional Grading E/R/P Code: _____
		Mark: _____
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		Date Lesson Received: _____
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1621 Personal Living Skills 10  
Module D  
Revised 10/88

**FOR STUDENT USE ONLY**

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\_\_\_\_\_

Time Spent on Module

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File Number

\_\_\_\_\_

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Module Assignment  
Recorded \_\_\_\_\_

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## FACTORS INFLUENCING HOUSING CHOICES

One's housing expectations are influenced by many factors — family values, goals and standards, privacy, social interaction, economy, esteem and prestige. One's decisions about housing tend to affect you for a longer period of time than do many other consumer decisions. They involve understanding your own individual needs, gathering information about possible alternatives and making choices based on which alternatives are best for you.

## THE FAMILY LIFE CYCLE

The family life cycle is a valuable aid in understanding and meeting the problems of family life, including the deciding of housing choices. Although each family is different, they all go through similar life history stages. Two relatively young people usually start the family which grows into a larger group and then returns to a group of two but older people.

In recognizing the life cycle, it allows families to look ahead at the housing needs and wants that may occur during each stage. It also helps the family see the amount of resources that are likely to be available.

What exactly is the family life cycle? Every family has a life cycle that begins with marriage and ends with death, divorce or separation. The life cycle can be divided into six stages: newlyweds, beginning stage, expanding stage, the launching stage, the later years and retirement. In each of these six stages, a family has different housing requirements in terms of both arrangement and space. Each stage has typical housing and management problems.

As one grows up, one needs more sleeping space. A baby sleeps in a crib. Later he may move to a bunk bed or a twin-size bed. Bunk beds provide the same amount of sleeping spaces as twin beds without taking up as much floor space. Finally the child moves to a full-size bed.

One also needs space for one's activities and space for storage. These needs for space change throughout the family life cycle.

Let us now investigate each stage of the family life cycle individually in relation to housing.

## Newlyweds

In this first stage the newly married husband and wife are starting out life together. The cost of furnishing a first home is very high; therefore, a young couple's first home is usually an apartment. Also they do not need very much space.

Newlyweds have to make long-range decisions about where to live, family planning, how money is to be earned and spent, and who will do which housekeeping jobs. The newlywed stage is the time when housing expenses should be kept low in order to buy furniture, plan for an expanding family and possibly save toward home ownership. The first years of the family life cycle are rich in possibilities for enjoying life together, sharing defeats and successes and learning what is important in home management. With so much to learn and work out, it is usually best for newlyweds to avoid the added responsibilities of a large house or a large apartment.

### The Beginning Family

This stage begins when the first child is born. The apartment that the young couple lives in becomes too small and crowded. Housing becomes child-focused and generally remains so for many years to come. Although the housing needs of families with an infant are not too complicated, his arrival means moving to larger living quarters. It may be a two-bedroom apartment in a building similar to the first home or a small rented house. The parents must make room for additional clothing, equipment, furnishings and activities. A baby needs a quiet place with a lot of fresh air to sleep. There should be storage space for diapers, and for feeding and bathing equipment.

When the baby begins to crawl and walk, he needs play equipment and uncluttered space in which to play. He also needs to play outside with friends so he can develop socially. Parents in this stage usually run into the problem of renting adequate and comfortable housing near other young couples with children. Some couples in the beginning family stage start to consider the possibility of renting or buying a home if they have the sufficient down payment. Couples who already own their home consider "do-it-yourself" projects for convenience in care of the baby.

For the mother, there are insufficient hours to do the cleaning, do the marketing, do the meal preparation, become involved in recreational activities and care for the new arrival.

Health, safety and comfort rate high on the list of values. Friendship and personal interests should not be overlooked; this can easily be done during this period.

### The Expanding Family

This stage is marked by the arrival of the second child. The family's income has probably increased but so have the expenses. If the family's savings will not provide for a down payment on a home, the family usually moves into a comfortable townhouse or condominium.

The children's health becomes important. So fresh air and play space are essential. Safety takes on new forms with young parents becoming aware of the conditions of the outside steps, sidewalks, windows, wiring and other home hazards.

There are demands for privacy by each member of the family. The children argue about possessions and the use of the house for play. The children need separate sleeping areas and each child needs a quiet place to study and do homework. As each child's interests grow and his personality develops, changes have to be made in housing. For example, it may be necessary to provide a quiet place for the family scholar to study and an isolated area for the family musician to practise. All this makes the home life at this stage full, but hectic — one of constant hustle and bustle.

The family starts to concern itself with improving its family social status which means moving to a larger home in a better location. Values like beauty and privacy become important to the parents and children. Parents want to give their children all the advantages they can. This usually means the wife starts to work if she is not already doing so.

At the teenage stage, housing values change again. Teenagers enjoy bringing their friends home. They like to entertain their friends and have parties. They need space for studying and entertaining friends as well as storage space for sporting equipment, stereo equipment and clothes. They also become more aware of the appearance and atmosphere of their homes.

Teenagers need some degree of privacy for dating. Since at this stage the father's income is at its peak and the mother is usually working, the family can consider redecoration or expansion. Skills like carpentry, sewing and painting may be useful. Because the cost of their clothing, education and recreation has increased, the redecoration or expansion may have to be postponed until a later date.

### The Launching Family

This stage is characterized by the first child leaving home to enter the work field, or attend a university, college or technical school. When this happens, the family house is suddenly much too large.

The launching family no longer requires the maximum of living space for privacy, personal interests and friendships. When the family members are launched, they take many of their belongings with them, leaving more space for the rest of the family. This is a period when new interests and friendships become increasingly important to parents.



## The Later Years

This stage brings the wife and husband back to a two-person unit. When this occurs, many couples are fairly young (because of the increased life expectancy) and quite active. Because expenses drop, parents usually indulge in new interests both at home and elsewhere. Many couples travel, join clubs, take up hobbies or pursue cultural activities.

A couple is usually reluctant to accept a new way of life unless poor health, financial difficulties or the death of a spouse make changes necessary.

Because the home is less busy with the family gone, the couple may choose to return to an apartment, a smaller house, or a townhouse.

## Retirement

With retirement, income is usually lower. Health, economy and comfort rate high on the scale of values. Friendship and personal interests can have greater meaning than ever before.

The house that was adequate for the expanding family is no longer appropriate for the couple in retirement. For some, retirement brings a reduced activity schedule. Living on a fixed income, with or without pension, their choice of housing may be limited.

Some real estate development and apartments have been designed especially to meet retirement needs.

## HUMAN AND NONHUMAN RESOURCES

After families have decided what type of housing they would like to have, they are ready to consider how to go about getting it. The tools or resources they can use include money, community resources, knowledge, abilities and skills, energy and time.

### Nonhuman Resources (Money, Community Resources)

#### - Money

Everyone encounters some housing expenses — whether it is renting or buying a place to live. Furnishings, equipment, utilities and repairs for a place to live require extra money. The amount needed for these things depends on:

1. the income made by the wage earner(s)
2. amount of money saved for housing

3. one's life style
4. one's other properties (land, buildings, furnishings).

The property one has and the way one uses it relates to one's housing decisions. The kind of housing he can afford is partly determined by the choice he has made regarding his other property. For example, if he would like to have new furniture, some other feature of his housing may have to wait. Or he may choose to reupholster or repair older furniture rather than replace it with new furniture.

Each family has different wants and needs in housing. Few families are in a financial position that allows them to purchase everything they want. By preparing a budget, the family can plan for certain purchases like a home, household furniture, appliances, etc. The first step in making a plan is to determine how much of the total income can be allocated for home expenditures. There are certain fixed expenses (remain the same each month) like rent, mortgage payments, taxes, insurance, utilities, etc. Other expenses are somewhat more flexible — like those for food and clothing. The amounts spent on these items vary. Personal expenditures and ones for recreation and entertainment are often more flexible than those for clothing and food.

A spending plan (budget) will help one to see exactly where one's money goes and how to retain it for one's specific needs.

Better value for one's money is the goal of budgeting. The strategy is to tailor one's needs to one's income. But first, one must determine just what those needs are. Some may be long-ranged needs like buying a home; others may be immediate needs like buying a washing machine. One will never know how close to reality either of these dreams is unless one can estimate just how much money one has. The fixed income the family gets regularly should be considered first — wages, salaries, pensions, allowances. Interest from savings accounts and bonds, dividends from stocks, rent, gifts, etc. are considered last.

If one's earnings are irregular, one could base one's estimate on previous income and current prospects. Or if one's income fluctuates sharply (as for seasonal workers, farmers) one can make two estimates, indicating the smallest and largest figures that can reasonably be expected.

Then comes the estimate of expenses. Records of family spending can help them to decide whether to continue their present pattern of spending or make changes. A family may find they have to cut out shopping sprees, the overuse of credit and unnecessary bargains.

## Fixed Expenses

## Fluctuating Expenses

## HOME

Mortgage or rent  
Taxes  
Utilities — heat, light,  
telephone, water

## FOOD

Purchasing food for good  
nutrition (Canada's Food  
Guide)

## CLOTHING

Basic items  
Laundering and dry cleaning

## SAVINGS AND INSURANCE

Savings deposited regularly  
Life, automobile, fire, theft,  
medical

## TRANSPORTATION

Car payment  
Gas, oil, maintenance  
Bus fares

## PERSONAL

Routine medical care  
Allowance and school expenses  
for children  
Moderately expensive vacation  
Church and charity donations  
Routine recreation  
Toilet articles, barber or  
beauty shop expenses

## HOME

Repairs  
Redecoration  
Expansion

## FOOD

Purchases in addition to actual  
needs, for example, items for  
large scale entertaining

## CLOTHING

Items not really necessary

## SAVINGS AND INSURANCE

Investments not on regular plan  
Insurance in addition to basic  
coverage

## TRANSPORTATION

Major auto repairs  
Purchase of a second car for  
family convenience

## PERSONAL

Unexpected medical expenses  
Costly occasions - weddings  
Expensive vacations, recreation  
Gifts  
Expensive hobbies  
Luxury beauty care and other  
personal indulgences



MONTHLY SPENDING PLAN AND SPENDING RECORD					
Actual Amount Spent					
	Estimate	Month I	Month II	Month III	Month IV
FOOD					
At home					
Outside					
HOUSING					
Mortgage, rent, taxes					
Fuel					
Repairs					
Insurance					
Utilities					
Cleaning supplies					
Furnishings					

MONTHLY SPENDING PLAN AND SPENDING RECORD					
Actual Amount Spent					
	Estimate	Month I	Month II	Month III	Month IV
CLOTHING					
Purchases					
Repairs, cleaning					
TRANSPORTATION					
Car expenses					
Car insurance					
Other fares					
MEDICAL CARE					
PERSONAL CARE					
LIFE INSURANCE					
SAVINGS					

Establishing a budget is a large undertaking. After the estimated spending has been recorded, the budget is ready for a trial run. At the end of the trial, it is wise to compare the amount spent with the amount one has planned to spend. If the two figures vary considerably, one has to decide why and make alterations in the spending patterns or in the budget. Sometimes budgets have to be changed many times to fit all the familys' needs.

Many families find that in the process of budget making, they become more consumer-conscious and interested in adequate diets at low or moderate costs, methods of storing and preparing foods, durability of clothes and fabrics, the value of comparative price and quality shopping, the difference between cash and credit charges for installment plans, etc.

#### - Community Resources

Community resources, although often taken for granted, can play an important role in one's housing choices. The public library is one such resource. One can study books to prepare oneself for making housing choices. Another community resource is the park or playground. If one knows about this, one may decide to choose a lot with a small yard.

Self-improvement classes are another worthwhile community resource. One can learn skills like reupholstering, home maintenance and furniture refinishing. Then one can complete "do-it-yourself" projects around the home.

#### Human Resources (Knowledge, Abilities, Skills, Energy, Time)

##### - Knowledge, Abilities and Skills

Many homes have been made convenient and beautiful without extravagant outlays of money but by applying the family's human resources of knowledge, abilities and skills.

Knowledge is a resource everyone can develop further. There are many possibilities for knowing more about almost everything. The more a person knows about the things he purchases, the better chance he has of getting his money's worth. For instance, a person who knows about televisions has a better chance of getting a better buy when he purchases a used television.

Periodically these resources should be assessed to see whether they can be put to better use.

## - Energy

People with a high level of energy can spend extra time on weekends improving their housing or deciding what form of housing to live in. On the other hand, people having low energy levels may hire a real estate agent to look for a house for them, or a handyman to do the necessary work to keep the house in order.

People decide how they will spend their energy when they decide how to spend their time. Learning which activities are light in energy requirements and which are heavy is a part of deciding how to spend one's time. The relationship of time used to energy used is not always the same. Sometimes people work quickly (use up more energy) and cut down on the time spent.

Time and energy work together; when you are using time, you are expending energy. Energy comes from the food we eat. It is stored in the body like electricity is stored in a battery, ready to be used when needed. The amount of energy people have varies from person to person, just as some batteries are more powerful than others.

Suitable care and attention are needed to keep energy up to par and to be used to its best advantage. Following are some suggestions that will help you use your energy to the utmost.

1. *Eat a well-balanced diet.* Follow Canada's Food Guide for the foods that keep your body functioning efficiently. Being overweight or underweight impairs your energy.
2. *Take time to relax occasionally.* A relaxation period helps to conserve and renew your energy. A five-minute rest period after an hour of hard work is more beneficial than twenty minutes of rest after four hours of work.
3. *Sit down when you can work as well in that position as when standing.* Sitting requires fourteen percent less energy than standing.
4. *Use good posture.* Poor posture when you stand or sit uses up far more energy than good posture.
5. *Wear the proper clothing for what you are doing.* Clothing that is too tight makes active work harder to do.

6. *Stoop, lift, and carry things properly.* Bend your knees to stoop or lift. Bending at the hip causes a strain on your back, thus decreasing your energy. When you carry something, conserve your energy by keeping your shoulders level and your back straight. It is also a good idea to balance your load by carrying something in each hand, if possible.
7. *Handle your feelings wisely.* Being emotionally tense wastes much of your energy which could be used in other ways.
8. *Distribute your energy in proportion to what you hope to accomplish in your planned time schedule.* Using too much energy on some activities is likely to leave an insufficient amount of energy to do other activities efficiently or sometimes not enough to do them at all.

#### - Time

The amount of time each person has is the same — 24 hours in a day and 365 days in a year. How each person uses it is what really counts.

To make a good housing choice, the consumer must spend time shopping around. He will have to consider and compare prices of different types of housing. In buying a house, for example, he will have to determine a time to buy it. He must spend time determining how long a time will be needed to save the money to pay the entire cost of the house or how long is needed to save money for a down payment on a house.

Planning ahead for the use of your time is one sure way of using time to your best advantage. You can also profit by knowing and using ways of saving time.

*Are you using your time efficiently?* Study the following question-answer chart and answer the questions either YES or NO. If you are having difficulty answering any one of the questions, have someone who knows you well check your appraisal.

Yes	No	Question
		1. <i>Do you think ahead — have your schedule so well in mind that you do not have to spend time wondering what to do?</i>
		2. <i>Do you act promptly — not lose time deciding whether to do a task now or later on?</i>
		3. <i>Do you have a place for everything — you know where to locate things quickly to avoid losing time looking for something.</i>
		4. <i>Do you concentrate on one thing at a time — not let distractions enter in to slow you down?</i>
		5. <i>If possible, do you finish your work once you start it — avoid the delay of having to pick up where you left off?</i>
		6. <i>Are you a careful worker — do things efficiently the first time and not waste time and energy doing them over again later on?</i>
		7. <i>When you finish a job, do you put the used materials away — know that it take less time to start on a new task when things are orderly than when things are cluttered?</i>
		8. <i>Do you have a desirable attitude towards doing things which have to be done — realize time passes more quickly when a task is enjoyed, and drags when it is disliked?</i>
		Number of questions answered <b>NO</b> _____
		Number of questions answered <b>YES</b> _____

Comparing the number of Yes and No answers should give you an idea of how much you know about time savers and how well you can use them.

If one wants to, one can spend the resources one wishes to spend or one can save some. For example, if one's house needs to be painted, one could take the time and energy and skill to do it and save oneself the cost of hiring someone to do it. Choices must be made at every moment as to when, where and how much of each resource may be used for any purpose.



If resources were unlimited, management would be unnecessary. Time is the most completely limited resource since no day can contain more than 24 hours, nor can any of these hours be "saved". Planning time is simplified by the fact that the limit is the same for everyone, although the demands upon it differ among individuals.

Energy is also a limited resource and it differs from time in that people differ in the amount of energy they have available. Like time, energy cannot be accumulated proportionately. This is to say, if a person does nothing today, he cannot then be expected to do the work of two people tomorrow.

Money limitations can be compared in objective terms. The resource varies greatly from person to person and for an individual in different periods of his life. Money differs from other resources because it is possible to obtain more of it. If a person is willing to work more hours during the day, he will earn a larger income.

The abilities of the family members are also limited. They are limited by inherent capacities of the individual and by training which develops those capacities. No amount of training can make a great artist of an untalented person. Conversely, a gifted person may not develop fully because of the lack of opportunity for using his talents. The proper stimuli have to be there for the family to make full use of their abilities.

The use of resources is interrelated since decisions about one resource affect others and in some cases one plentiful resource may be substituted for one that is lacking. For example, a young couple decides to purchase furniture and pay for it from current income. To make the payments, they find they have to cut back on their travel, recreation, and clothing expenses. They may have to find other ways to provide their recreation and travel; the homemaker may have to sew the family's clothes rather than buy them.

### How Planning of Resources Helps

Because there are not enough resources for every family and family member to get all they want, they must use their resources carefully. Planning helps a family to use its time, energy and abilities in the best way possible. When we have extra time (work or play finished earlier than expected), it can be used in a way the plans show is important. When our abilities are identified, they can be used to help the family. When there is extra money resulting from a gift or buying a commodity at a lower price, it can be saved for something the family desires.

Planning helps us decide what is wanted most. As we work on plans, we can see how we are progressing to achieve the planned goals.

### Money, Time and Energy in Relation To The Family Life Cycle

At the beginning of the life cycle, when only the husband and wife make up the family, the income is usually greater than the expenses. The period in which the children are in their last years of high school until they are married is the time in which there is the greatest expense. This lasts for about ten years when the breadwinner is usually between the ages of forty and fifty. During this time, the expenses usually exceed the income. Around age fifty, the expenses drop below the income and after about five years the expenses level out. There is another slight drop in expenses after retirement. From this period on the expenses are approximately the same as when the couple first started out.

Income has been found to be greater than expenses except between the ages of forty to fifty. Even though the greatest income is achieved at this age level, it still does not cover expenses.

In the beginning stage, time demands differ depending on whether or not both marriage partners are employed. If the husband or wife is unemployed, time demands are light; however, if they are employed full time, demands on their time may be quite heavy. Since the couple is less experienced in homemaking, it usually takes them more time to do the tasks.

In the beginning stage, the husband and wife may have difficulty in meshing their time patterns, as they are not used to living together.

During the period when the children are growing up, the couple has more time demands. They must spend more time with their children and hence the wife and the husband have less time to spend with each other.

While the children of the family are in their adolescence, intermeshing of the time patterns of the family members becomes important. This is important so that everyone's activities fit together. At the beginning of adolescence, greater time demands are made on the couple, but towards the end of adolescence these time demands decrease and continue to decrease. After the children have left, the couple may become more involved with their own interests.

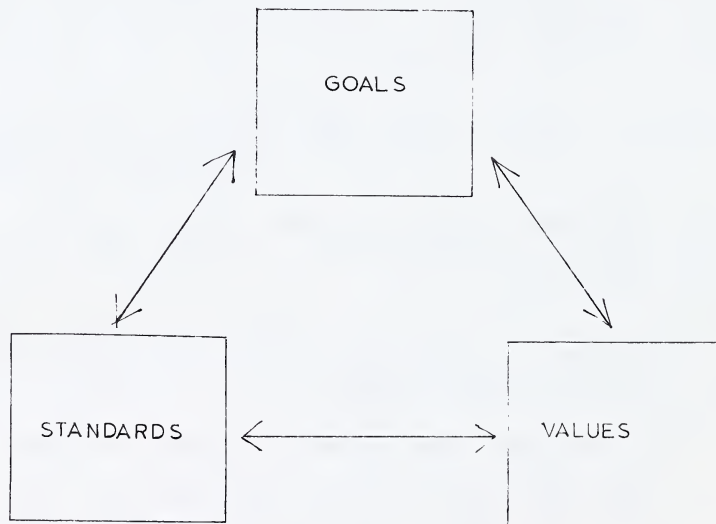
After the couple has retired, time demands on both of them are light.

At the beginning of the marriage, energy demands on the couple are quite light. If one partner is not working, he or she has left-over energy at the end of the day. However, from the time the children are born until they are self-sufficient, the couple's energy supply may be inadequate to cover the energy demands placed on them. This inadequacy may lead to fatigue and frustration.

After the children leave home, and through retirement, there is a continual decrease of potential energy for husband and wife. They may have difficulty adjusting to their decrease in available energy. This can lead to frustration and fatigue even though there is a decrease in energy demand.

### VALUES, GOALS, STANDARDS AND NEEDS

By taking the time to clarify values and to establish goals and standards, a family has a better chance to meet its wants and needs.



Values grow out of the interests and desires of people, and give meaning to life.

The value system of a family is the collection of ideas, beliefs and conditions of life that are held by the family members. These values can include both material and non-material conditions. Prestige may be important to a person and it can be reflected in expensive home furnishings. Some people value creativity and express this value in decorating their home.

Since people hold different values with different ranks of importance, the emphasis placed on housing varies. For example, some people will redecorate their home to keep up with the latest styles and decorating fads. Others will change the appearance of their house very inexpensively by adding new curtains, or an area rug, or some wall hangings.

The importance the family places on housing or home furnishings and equipment exerts some influence on the amount of time and money they are willing to spend selecting these items. Some families will spend as little time and money as possible to fulfill their wants and needs while others will spend a great deal of time and money to make the selections suitable to them.

Goals are the ends for which a family or an individual is willing to work.

Families plan for several kinds of goals and satisfactions. These chosen goals must care for wants as well as needs of the family. Some, although important in themselves, help to obtain other ends too (ultimate goals). These are referred to as instrumental goals. Most families want a home of their own. Owning a home may be an ultimate goal in itself or it may be an instrumental goal which contributes to the end goals of privacy, comfort, and security.

Since instrumental goals are not only ends in themselves, but obtain other ends, they can have far-reaching effects on our lives. For instance, the goal of having an attractive home can mean enjoyment for the family and a place where the family members can bring their friends. Shared responsibilities for work in the home is a goal that can make all family members feel they are helpful and needed and at the same time, it allows the family members enough time to spend on their own individual interests.

A standard is an accepted model used as a basis of comparison or judgment. Standards stem from values. Standards can be used in reference to a single situation or a specific area such as housing, food and clothing. Standards do not necessarily need to be considered alone but may be grouped together. An example of this is the standard of living. In order to attain our goals we accept the limits set by standards. There should be some flexibility in standards to adapt to changing circumstances.

As you can see from the diagram, values, goals and standards are closely interrelated and determine the use of one's resources.

Let us now discuss values, goals and standards separately.

## VALUES

People consciously or unconsciously express their values through housing.

The value system of an individual or family represents the collection of ideas, beliefs, conditions of life that are esteemed by the individual or family. These values usually include abstract or nonmaterial conditions, although material possessions may be indirectly involved. For example, prestige may be important to a person; this value might be reflected in a large expensive house. Another person may value creativity and express this value in landscaping his/her own home. Since each individual and family holds different values with different ranks of importance, the emphasis placed on housing will vary among people.

Surveys show that 70 percent of the population are in favour of homeownership. Almost all families prefer a single family detached house. Row houses or condominiums provide much of the privacy of single family houses, some private outdoor space, and locations convenient to work and shops. Apartments permit locations near centers of urban activities and in addition freedom from maintenance responsibility.

When a family achieves sufficient status to give it a large number of options on where to live, its choice of locations tends to be based primarily on what it wants out of life. The family that wants space may start looking at large houses in older neighbourhoods, if that is the only way it can get the space it needs. If the family wants access to theatres, museums or jazz entertainment, it may look for an apartment near the downtown area.

What do you value? What is important to you? Answers to the following questions will help you decide what your housing values are:

1. How do you want to spend your money? On renting an apartment? On buying or renting a home?
2. How do you like to spend your time? Gardening? Puttering around in the yard? Relaxing?
3. Do you appreciate a well-kept and a well-landscaped yard?

These are not the only clues but they will give you an indication of what your values are. Values influence both goals and standards. Values provide the force that makes people work toward their goals. Values have an important effect in determining the goals set by people and how they choose to work toward these goals. The standards by which we judge our own success are determined by our values.



They represent our own feelings about success but they may not agree with the standards of success that others have. For example, you might feel successful with one hundred and fifty dollars in the bank while your friend may feel successful without any money in the bank.

During the life cycle of a family there are changes in values emphasizing home ownership. The newlyweds usually rent units but there is a sizable market for a first home. These couples seek privacy, freedom and independence from parents.

The beginning family begins to value:

1. good schools, playgrounds, traffic safety and adequate recreational facilities
2. privacy and quietness (carefully worked out floor plan and sound-proofing)
3. putting down roots.

These values influence the kind of housing a family will choose.

In the expanding family, the husband and wife are more likely to differ in their values related to housing. The husband views the new home as peaceful and quiet whereas the wife is more likely to view it as an active and noisy place. The wife prefers a more attractive place to do her entertaining for this provides prestige and makes her feel that she is still important to her husband.

The families in this stage of the family life cycle usually prefer two storey homes. This style of home implies status and provides greater room separation and less noise. These families are mainly interested in:

1. newness and additional convenience to the wife and greater space for teenagers
2. quiet areas for parents
3. desirability of the neighborhood
4. nearness to recreational facilities, community affairs and cultural opportunities for parents and
5. an attractive home (status symbol).

### Characteristics of Values

1. Values influence actions and decisions. What is important to you is indicated by your values. Choices and decisions are made on the basis of your values. For example, the type of housing you decide on depends on what you value in housing.

2. Values are general, rather than specific. If a person values beauty he will have not just a beautiful house but his yard and landscaping will also be beautiful. Prestige, or the opinion of other people is another value which will influence the individual in much of what he chooses to have or decides to do.
3. Values are usually abstract conditions not concrete objects or actions.
4. Values are complex. Which values are causing you to act? This is often hard to tell. Do you choose your housing because of your value of beauty or because of your value to conform to the socio-economic group? Maybe both values are in action here. Two values may conflict. If you value both economy and beauty, these two values may conflict with one another when you are purchasing something.
5. Values are expressed in strong feelings. They involve your emotions. Serious emotional upset can occur when two values conflict within an individual.
6. Values are important, not trivial. Values give you direction. Not all values have the same importance. If one of your values does not seem worth working for, then it is lower on your list than some of your other values.
7. Values rank differently at different times. Everyone has a collection of values all of which are important but as was said above, not all values are of equal importance. Likewise the same values may be more important at some particular time than at another time. You, however, may keep the same values throughout your life. If you love music and this value seems most important to you, then when you spend your money or your time, music will always receive top priority.

### Relationship Between Needs, Wants and Values

A need is essential for survival and must, therefore, be satisfied first. A want is only a wish or desire. Consequently a need takes priority over a want.

One's needs, wants and values are interrelated. For example, one needs a place to eat. Eating is a primary need. A piece of bread can satisfy this need, but a piece of bread may not be too comforting. If one has a choice, one's value of comfort will cause one to choose a steak rather than a piece of bread.

## GOALS

Goals grow out of values and are more definite and specific. Families have two kinds of goals: short-term (immediate) and long-term. The wants and needs of the family influence these goals. For a plan to be effective, the short-term and long-term goals must be compatible. If they conflict, accomplishing the immediate desires may hinder the achieving of the long-term goals, and dissatisfaction is the result.

The long-term goal of a family may be to buy a home. Their immediate goals may consist of living comfortably in a small apartment, having second-hand furniture, spending only enough on home furnishings to meet immediate needs. Planning their goals the way they have enables them to save each month for the down payment on their new home. Their set immediate and long-term goals are compatible.

On the other hand, there is the family who has a long-term goal of buying a home, but their short-term goals include driving a new car and buying new clothes. This family will experience much dissatisfaction and frustration. They will not be able to save much for a down payment if they spend most of their income on clothing and a car. Clearly defined goals in the planning stage can prevent this from happening.

If you want them to be, goals can become a worthwhile and valuable part of your life. It takes effort to make goals a part of your daily routine but without them daily living would become boring and unchallenging with nothing new to look forward to. Long-term goals do not play a big part in day-to-day living because there are too many stumbling blocks that may alter a long-term goal such as a vacation. Long-term goals should be flexible and allow for interruptions whereas short-term goals are more easily achieved. To be realistic, goals must be balanced against available resources.

Goals are important in management. A person must think consciously of what goals he wants to work toward. He is then in a better position to organize activity that is directed toward reaching those goals. If the goals are unclear or not formulated, then a person is probably less effective in organizing activity to reach them. To clarify goals in home management, understanding of the kind of home which is satisfying to all the members of the group is necessary. The deepest beliefs and desires must be the basis for the goals that are worked on. When possible, conflicting goals should be recognized and differing goals of different members of a group must be recognized also. There may be conflicting goals within an individual or among individuals. For example, you may want to buy a house but also you may want to take the entire family on a trip to Europe. There is

neither the money nor the time to do both. Conflict between individuals can result if one person would like peace and quiet to sleep while the other person would like to have a party. These place conflicts on the resources of space and time. Management can help solve these problems.

In family housing, goals may center on comfort, convenience, beauty, economy, privacy to think, study, relaxation and on the working out of plans and problems. A family has to decide which goals are important and which ones it will strive for first. Will they buy a car? A washing machine? A larger home or apartment? If the family's first goal is to move to the suburbs, it may need a car to, first, drive around to look for a home and, second, to commute. In the meantime, the family has to settle for an apartment which provides laundry facilities while it buys a car. If the family can purchase a house near a bus stop or transit system, it may cancel the purchasing of a car so that a washing machine can be purchased.

## STANDARDS

Standards also stem from values although it is not always easy to see the relationship. They are habitual in our lives and are usually accepted without thought. Without standards it is difficult to tell when the goals have been reached. They may be classified into conventional and flexible standards.

### Conventional Standards

What do you think conventional standards are? They are standards that are traditional in the community and are accepted by the community at large or by a social group within it. These standards are fixed at any given point in time and place. An example of a conventional household standard is dusting everyday.

### Flexible Standards

Whereas in conventional standards people change to meet a fixed standard, in flexible standards the focus is on the people involved and the standards are changed to fit the human situation. The cost in money, time or effort is more often recognized in the case of flexible standards.

Flexible standards are not widely accepted by the community but are adopted to suit a given situation. Also the same standard in different situations may appear suitable or unsuitable. As an example, the conventional standard of vacuuming everyday may be suitable for a mother who stays at home with one child but is very unsuitable for a mother

with two children and who works outside the home during the day. Flexible standards, such as this, are usually developed because of a shortage of time or strength to devote to the tasks. Standards should be adjusted if they require too much of a person's resources.

## SOCIO-ECONOMIC STATUS AND HOUSING

Socio-economic status refers to both the social class and economic level of an individual. There are basically three social classes:

1. lower
2. middle
3. upper.

An individual's social class is generally based on:

1. his family background
2. his occupation
3. his level of education.

The amount of money an individual has to spend determines his economic level which is also determined by his family background, his occupation and his education level.

There are three categories in the economic level:

1. lower income
2. middle income
3. high income.

One's socio-economic status has a great effect on an individual's housing choices. When choosing a form of housing, the following questions have to be kept in mind:

1. Where will the shelter be located?
2. What type of accommodation will it be? Will it be an apartment, a town house, a condominium or a house?
3. Shall I rent or buy a house?

## Housing for the Lower Socio-economic Group

People in the low-income group generally have difficulty obtaining adequate housing. They usually live on a fixed income and their income remains the same regardless of changes in the economy, for example, during a recession.



Governments are always finding ways to improve the housing situation for low-income people. Some governments issue funds in the form of federal grants.

### Housing for the Middle Socio-economic Group

Since this group constitutes the largest group in Alberta, most of the focus is on them. Most occupations fit them. Most housing forms are designed for them. Because of changing life styles, apartments, town houses and condominiums are now the home choices for many of these people. Today's average family sometimes encounters difficulty in buying a home. The growth of the family income has not been able to keep abreast with the growth of house prices. A basic economic formula for buying a home is: a family should spend no more than  $2\frac{1}{2}$  times its annual income for a house.

### Housing for the Upper Socio-economic Group

Because money does not present a problem to the upper income people, they can live in an elegant home situated in any desirable location. Many times these people have more than one home; for example, they often possess a vacation home.

### SPACE NEEDS

A scale drawing in the form of a layout, floor plan or blueprint will help you visualize area arrangements and other features of living space. A layout or a blueprint can tell you a number of things. Some of these have to do with health or safety, some with comfort and convenience and others with appearance. All are important. You will want to get as many favourable features as possible in whatever living quarters you rent or buy.

### Looking At a Layout

1. Is enough space provided for the normal living needs of one or more persons?
2. Are the rooms arranged in a convenient and efficient pattern?
3. Are lighting and ventilation adequate?
4. Where are the windows and doors placed in relation to the sleeping, cooking and bathroom areas?
5. Are enough electrical outlets placed conveniently so that extension cords need not be strung along the floor or baseboards, causing safety hazards?

6. Is the storage space adequate?
7. Do doors swing in or out in a convenient way? Do closets have swing-out or sliding doors? Remember that doors that swing into a living area cut into floor space.
8. Will your furniture fit comfortably and conveniently without obstructing traffic lanes? Is there unbroken wall space against which to place major pieces of furniture?
9. Are heating units and/or air conditioners bare, covered or recessed into the walls?
10. Can any areas be used for more than one purpose? Can areas be rearranged if family needs change?

The following information is provided as a checklist.

- The Entry

1. Can you identify callers without unlocking the door?
2. Does it provide a place to greet visitors, to remove outerwear and to store weather gear?

- Living Room

1. Is the living room well proportioned, length to width? A long narrow room is hard to furnish and appears to be a corridor.
2. Is wall area long enough to accommodate large pieces of furniture? Remember a sofa is approximately 180 cm long, an upright piano is 150 cm long.
3. Are windows well placed for ventilation, reading, writing or conversation? A window and an electrical outlet should be placed conveniently near every probable reading spot.
4. Wall areas should not be cut up by too many openings. Doors are best placed near corners, so they do not destroy wall areas useful for furniture.
5. Are heating registers, radiators and electrical outlets located where they will not interfere with the furniture? These utilities are best located near the ends of large wall areas or under windows, not behind chairs, sofas, chests or other furniture.
6. Is the fireplace well located? Is it out of normal traffic? Is there at least 100 cm on either side of the fireplace for chair grouping?

7. Circulation through the living room should be direct to take up as little floor space as possible. Circulation is the amount of space needed to go from one part of the house to another.
8. Are coat closet, stairway and bathroom well located? It is best if one does not have to cross the entire living room from the front door to reach any of these.
9. Is the front door well located? A homemaker should not have to cross the entire living room to answer the door.
10. Necessary furniture groups should not block traffic. Normal circulation through the living room should be easy, not a hazard.
11. For privacy, neighbours should not be able to look directly into the living room. The entire living room should not be visible from the front door.
12. The living room should be well away from bathroom and kitchen noise.
13. Will the living room accommodate your furniture and rugs?

#### - Dining Room and Dining Area

1. Access from the kitchen serving area to the dining table should be short and direct.
2. Is the size adequate for your furniture? Is there space around the table and chairs for serving?
3. Are windows well arranged for light and ventilation, not placed where they cut up wall area needed for furniture?
4. Door from kitchen should not interfere with persons at the table.
5. Door from kitchen, when open, should not give persons at the table a view of the entire kitchen working area.

#### - Bedroom

1. Are wall areas large enough to accommodate bed or beds, dresser, chest of drawers, dressing table and mirrors?
2. Do doors open back against wall, so as not to interfere with furniture, beds or other doors?

3. Windows should be located to give good natural light and cross ventilation. They should not be placed where they destroy wall areas needed for furniture or cause down drafts on the bed.
4. Radiators, heat registers and electrical outlets should not be located behind furniture.
5. Is floor area adequate for your furniture? Is there space around the beds for making them? Is the space for dressing convenient to clothes closets, chest, dresser and dressing table? Is there space for straight chairs for dressing? Is there space for special furniture - chaise lounge, easy chair, desk, hobby collection, children's toys, etc.?
6. Is the bathroom located conveniently near the bedroom? Persons should not have to pass stairway to reach the bathroom.
7. The bathroom should be insulated from the bedrooms. Flushing a toilet, or running a bath should not disturb sleepers.
8. A light switch should be in the hall outside the bedroom door for safety at night.

#### - Bathroom

1. It should be located convenient to all bedrooms and to stairway, not placed where fixtures are visible from living room or front hall when bathroom door is open.
2. Bathroom noises should not be audible in bedrooms. Closets should be between bathroom and bedrooms for sound insulation.
3. Fixtures should be placed for convenience, with enough clearance around them for proper use.
4. Windows are needed for ample daylight and sunshine, preferably not over the tub, where a window causes cold drafts down on the tub and is difficult to open and close. A window near the tub introduces the danger of slipping in the tub to get at the window. The tub is best on an inside wall.
5. The bathroom should have ample floor space for dressing.
6. Walls and floors should be smooth and sanitary for easy cleaning.

7. Storage is needed for toilet cleaning equipment, etc. in addition to medicine closet, space for waste basket, clothes hamper.
8. Are water shut-off valves on all fixtures located conveniently for plumbing and maintenance repair?
9. Bathroom accessories like adequate towel racks, paper holder, grab bars or rails in the tub or shower are needed.

#### - Halls and Stairs

1. Halls and stairs and stair landings should be well lighted for safety.
2. Light switches should be located at the head and foot of the stairs.
3. Handrails should be on the stairway.
4. Stairs should not be too narrow or too steep for safety.
5. Outside stairs should be well lighted, protected from weather and equipped with handrails.

#### - The Kitchen

1. Is the kitchen modern, efficient and arranged to save steps? Good planning will keep traffic out of the work area and provide adequate clearance between fixtures and appliances.
2. Is there good natural and artificial light at all work centers? Are there adequate electrical outlets for mixer, toaster, etc? A ground-fault circuit-interruptor is an essential installation in kitchen circuits to provide safety from shock.
3. Walls and ceiling should be smooth; gloss or enamel paint should be used for easy cleaning.
4. The floor should be nonslippery, nonabsorbent, durable, easy to clean and not tiring to walk on.
5. The surface of the counter top should be of material that is easy to clean, able to withstand pounding, cutting, and continuous cleaning.
6. The height of the work surface should be convenient for the homemaker. Try the height of the counter and your own height in relation to the bottom of the sink, to preclude unnecessary bending. Toe space is needed under the cabinets.



7. Ventilation is needed. It can be a built-in fan, or windows that are conveniently placed and easy to open.
8. Measure your own refrigerator and range. Make sure they will fit in the space provided for them.
9. Are the work areas arranged in sequence from service entrance to dining room in the following order:
  - a. food receiving, storage, preparation, refrigerator,
  - b. sink and dishwasher,
  - c. food cooking and serving?

### - Storage

Every family's storage needs are individual; review your own needs, then check off the articles you must store and be certain there is a place in your house for everything you want to store.

1. Well designed storage areas are placed conveniently; articles should be stored to save steps, promote safety and avoid confusion.
2. Basement storage is possible if the basement is dry, has sufficient light and is well ventilated with safe stairs.
3. Attic storage space should have safe, direct stairs, and convenient light switches for safety.
4. Kitchen area storage does not necessarily have to be in the kitchen but it should be close at hand near the kitchen for:
  - a. **Food Surplus** - canned goods, jellies, jams, fruit, root vegetables.
  - b. **Seasonal** - (large equipment) pressure cooker, canning kettles, canning jars, caps, crocks.
  - c. **Waste** - garbage, recyclable bottles, newspapers, magazines, paperbags.
  - d. **Dining** - silver, dishes, table linen, special dishes, large bowls, platters, decorative dishes, stemmed goblets.
  - e. **Laundry** - soap powders, clothespins, laundry basket, soiled clothes hamper, ironing board, iron.

- f. Cleaning - closet for brooms, mops, pail, dust cloths, cleaning and polishing solutions, vacuum cleaner and attachments, dust pan and brush.
- g. Toy storage - may be a large basket, toy box, closet, chest or shelves located near where the child plays. If space is provided the child may be taught to put things away.

#### - Living area storage

1. At the main entrance, a clothes closet should be available for street clothes, umbrellas, rubbers, rain-coats.
2. At the service entrance, a clothes closet is required for children's clothes, rubbers, snowsuits, overshoes. Closet space should be provided for outdoor toys.
3. In the living room, you need storage space for books, radio, writing equipment, records, musical instruments, sheet music, games, current newspapers and magazines, ashtrays.

#### - Sleeping area

1. In the bedrooms, you need clothes closets for summer and winter clothes, hobby or special articles, books and radio.
2. In the children's bedrooms, the clothes closets should be made with movable hooks and shelves arranged in heights according to the child's age for hobby storage, sports equipment, toys and books.

#### - Other Storage Areas

1. Bathroom storage space is needed for linen, medicines, hot water bottle, soap, toilet paper, clothes hamper and wastebasket.
2. General storage space is needed for blankets, linen, towels, extra pillows.
3. Seasonal storage space is needed for trunks, suitcases, Christmas tree decorations, bicycle, skiis, skates, toboggan, camping and picnic equipment, outdoor furniture, screens, storm windows, etc.

## EXERCISE 1: Multiple Choice:

Select the best possible answer and place the appropriate letter in the space to the left of each question.

- \_\_\_\_\_ 1. A \_\_\_\_\_ is essential for survival and must be satisfied first.
- a. need
  - b. goal
  - c. value
  - d. want
  - e. none of the above
- \_\_\_\_\_ 2. To get better value for one's money means tailoring one's needs to one's income. This is called
- a. values.
  - b. goals.
  - c. budgeting.
  - d. standards.
  - e. all of the above.
- \_\_\_\_\_ 3. An acceptable model used as a basis of comparison or judgment is referred to as
- a. a value.
  - b. a goal.
  - c. a resource.
  - d. a standard.
  - e. none of the above.
- \_\_\_\_\_ 4. An adult's social class depends largely on his
- a. family background.
  - b. occupation.
  - c. level of education.
  - d. all of the above.
  - e. none of the above.
- \_\_\_\_\_ 5. The social class and the economic level of a family determines its
- a. family life cycle.
  - b. socio-economic status.
  - c. goals.
  - d. standards.
  - e. none of the above.

## EXERCISE 2: True and False

Carefully read each statement below and decide if it is true or false. If the statement is true, circle the T to the left of each statement. If it is false, circle the F and change the highlighted portion of the statement to make it true.

- T F 1. *By preparing a budget*, the family can plan for certain purchases like a house, household furniture and appliances.
- 

- T F 2. *Energy* is a limited resource and it differs from time in that people differ in the amount of energy they have available.
- 

- T F 3. *Values* are the ends for which a family or individual is willing to work.
- 

- T F 4. It is evident that value emphasis does *change during the family life cycle*.
- 

- T F 5. A *standard* grows out of the interests and desires of people and gives meaning to life.
- 

- T F 6. Home expenditures that are considered fixed expenses *include taxes, insurance and utilities*.
- 

- T F 7. A layout of your home can tell one about *the safety, comfort and convenience of the living quarters*.
- 

- T F 8. The work areas in a home should be arranged in sequence from the service entrance to the dining room in this order: *food-cooking and serving; sink and dishwasher; and food receiving, storage, preparation, refrigerator*.
-

EXERCISE 3: Matching

For each word in List A, find a definition or phrase in List B that best describes that word. Write the letter in the space provided.

LIST A

- a. newlyweds
- b. beginning family
- c. expanding family
- d. launching family
- e. later years
- f. retirement

LIST B

- 1. Because the home is less busy with the family members gone, the couple may choose to return to a smaller form of housing.
- 2. The cost of furnishing a first home at this stage is very high and couples generally live in an apartment.
- 3. This stage is characterized by the first child leaving home and the family home becoming too large.
- 4. In this stage, housing becomes child-focused.
- 5. Couples during this period usually live on a fixed income and their choice of housing may be limited.
- 6. Extra rooms for studying and entertaining are necessary for the children in this stage of the family life cycle.
- 7. The parents have to make room for the child's equipment, furnishings, clothing and activities.
- 8. At this stage housing expenses should be kept as low as possible in order to buy furniture, plan for an expanding family and save toward home ownership.
- 9. At this stage, family members are beginning to be concerned with privacy; for example, teenagers need some degree of privacy for dating.



## EXERCISE 4: Short Answers

1. Give two examples of nonhuman resources and two examples of human resources.

(a) Nonhuman - \_\_\_\_\_

\_\_\_\_\_

(b) Human - \_\_\_\_\_

\_\_\_\_\_

2. At what stage of the family life cycle will expenses most likely be greater than income? Explain.

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

3. (a) Define values.

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

- (b) List some of your housing values and discuss how you would rate them in order of importance to you.

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

4. What are the two types of family goals? Give an example of each, relating it to housing.

(a) \_\_\_\_\_

\_\_\_\_\_

(b) \_\_\_\_\_  
\_\_\_\_\_

5. State two characteristics of resources.

\_\_\_\_\_  
\_\_\_\_\_

6. (a) Define family life cycle.

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

(b) Give an example of the way housing needs change as a family moves from the newlywed stage to the beginning family stage in the family life cycle.

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

### EXERCISE 5: Problem Solving

John and Jill have saved \$1500 prior to their wedding. They would like to use these savings to furnish their first apartment. Neither Jill nor John has lived independently before. Therefore, they do not have any furniture; small appliances; or kitchen, bathroom and bedroom linen or accessories. List what you feel they should buy for a one-bedroom apartment that has the major appliances (refrigerator, stove, dishwasher) supplied and for which the landlord has supplied the living room drapes.

We are aware that many of these supplies are often given to newlyweds as gifts or are loaned by friends or relatives, but this can never be counted upon with certainty. Therefore, for the purpose of this exercise, pretend that John and Jill must purchase all of these items, either new or used.

**Instructions:**

Use catalogue and department store advertisements and the classified ads of newspapers to price the items you wish to buy. You must be able to provide evidence of the accuracy of the prices you have quoted.

Remember your total cannot exceed their savings of \$1500.

Item	Where Available	Cost of this Purchase

Do you feel \$1500.00 is a reasonable sum to set up a household with? Why or why not?

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END OF LESSON 1

1621 Personal Living Skills 10

Module D

Revised 10/88

FOR STUDENT USE ONLY

Date Module Submitted

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or incorrect)

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Time Spent on Module

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## ALBERTA CORRESPONDENCE SCHOOL

### MAILING INSTRUCTIONS FOR CORRESPONDENCE LESSONS

#### 1. BEFORE MAILING YOUR LESSONS, PLEASE SEE THAT:

- (1) All pages are numbered and in order, and no paper clips or staples are used.
- (2) All exercises are completed. If not, explain why.
- (3) Your work has been re-read to ensure accuracy in spelling and lesson details.
- (4) The Lesson Record Form is filled out and the correct lesson label is attached.
- (5) This mailing sheet is placed on the lesson.

#### 2. POSTAGE REGULATIONS

Do **not** enclose letters with lessons.

**Send all letters in a separate envelope.**

#### 3. POSTAGE RATES

First Class

**Take your lesson to the Post Office and have it weighed. Attach sufficient postage** and a green first-class sticker to the front of the envelope, and seal the envelope. Correspondence lessons will travel faster if first-class postage is used.

**Try to mail each** lesson as soon as it has been completed.

**When you register for correspondence courses, you are expected to send lessons for correction regularly. Avoid sending more than two or three lessons in one subject at the same time.**



## SHELTER

In this lesson we will be concerning ourselves with different types of housing, housing for special groups like the handicapped and the elderly and guides for evaluating shelter.

Social considerations with regard to the single family house include pride of ownership, the desire for privacy, the control of property and the fact that a house is a good place for families to bring up growing children. Growth of suburbia has been geared to fulfilling this ideal.

High rise living is ideal for certain groups as it provides proximity to employment, to services and to where the action is. It is not ideal for families. Children are far from the ground, their play area cannot be easily supervised and they do not always have the space deemed necessary for their development.

Social advantages in living in low income areas include interaction based on mutual support and help that are worth keeping when primary group identification is decreasing. The social effects of a declining housing environment may well be negative particularly in relation to money for services and improvements, unemployment and underemployment and the young moving out to find opportunities elsewhere. The greater emphasis on regional development programs is the best hope for the future of the residents of these communities.

## FORMS OF HOUSING

The advantages and disadvantages of buying an existing house (old or new), buying land and having a house built or renting are related to needs, wants and resources of the specific individual or family.

The form of housing one wants and needs is directly related to the stage of the family life cycle. The first home away from home may be one room as in a dormitory or in a private home. This arrangement can be used only for sleeping, dressing, studying and snacking. One usually has access to a common bathroom, public telephone, laundry and kitchen facilities. The second rental situation may be a light housekeeping room or an apartment in an older home that has been converted. These almost always come furnished and the bathroom may be shared with other tenants. The living area also serves for sleeping.

The living arrangement may lead from a light housekeeping arrangement to a shared apartment or a larger home. A small apartment, one and a half to two rooms has its own bathroom and cooking facilities. It usually costs less to rent and requires less furniture than other apartments.

Often two or three friends will decide to share housing and living expenses. This will give experience in household responsibilities, upkeep and care and give valuable experience when entering the newlywed stage. In all situations, living quarters need careful planning to allow for maximum use and enjoyment.

Only about half of the "families" are husband-wife-child families. The other half consists of single persons, households of two or more unrelated persons, married couples, and widowed, divorced or separated persons with or without children. Young singles or married persons, very young families or older single persons make up the major part of the apartment market.

Childless couples more often rent than do couples of the same age and income who have children. Families where the head of the family is between the ages of 25 and 45 are the prime home buyers.

### Reasons for Renting

1. The family has more control over living expenses. Rent is a fixed amount and may include utilities, decorating service and so on.
2. The family usually spends less on a home it rents than on one it owns.
3. Renting obligates the family only for the length of time specified in the lease. If the family finds too much is being spent for housing, other arrangements can be made when the lease expires.
4. There is no chance for loss on investment and no commitments for payments on a mortgage if conditions change.
5. Renting tends to be more flexible than ownership. It is easier for a family to move.
6. There is a limited amount of responsibility. You are not concerned with real estate taxes, special assessments, major repairs and replacements. If you live in an apartment you can go away and shift the responsibility to the landlord.
7. The family has time to build up funds to use to buy a home later or for a reserve.
8. Renting gives an opportunity to learn about different areas and enables the family to be a better judge if it decides to buy.

9. Renting is preferable if the housing needs of your family in the future are uncertain.
10. Renting suits the temperament of your family. Renting is a way of life your family may enjoy.

### Financial Benefits of Renting

1. A tenant is not in fear of a shrinking of the capital value of his property.
2. The obligation of a tenant terminates with the expiration of a lease.
3. When renting, it is easier for the individual to adjust his rent ratio to total income. The renter has greater flexibility in his occupation, needs and income requirements.
4. Many consumers prefer to use their savings for other goods than housing.
5. Home ownership is not the best available investment.
6. Renting means simplified economic living since it is easier to budget and control expenses, with no extra, hidden expenses or emergencies.
7. No overcapacity of housing occurs when the family size decreases.

### Rental Selections

If you decide to rent you have a choice of an apartment, an attached house (condominium), town house, duplex or a detached house. Various types of housing offer different features and one may appeal to you more than another.

An apartment provides the most service and requires the least responsibility. Someone else takes care of the yardwork, redecorating and repairs. Some, if not all of the utilities are included in the rent payment. A coin-operated washing machine and dryer are usually available.

A condominium, town house or duplex differs from an apartment in that you assume some responsibility for the operation of the place. The care of the yard and general upkeep of the home falls on your shoulders. The utilities may or may not be included in the rent.

In a detached house you have more space, and more privacy. You assume responsibility for the upkeep of the home. You pay for the usual expenses involved in running a home such as utilities and maintenance in addition to the rent.

### Co-operative Housing

Co-operative housing is an intermediate between renting and owning. It attempts to consolidate the advantage of mass purchasing power and no private profiting. The periodic rent paid by the subscriber generally covers all expenses, including gas, electricity and garage space. Most co-operatives hold the occupant responsible for certain specified maintenance charges, including redecoration, repair and replacement of ranges, refrigerators and flooring. The major advantages of co-operative housing are similar to those for renting except for the investment feature.

### Condominiums

A condominium is similar to a co-operative in that the homeowners live in the same complex. In a condominium, an individual owns the living unit. The land, driveways and other public areas are commonly owned by the people living in the complex. These owners pay monthly mortgage payments and pay a monthly service and maintenance fee.

#### - Advantages

1. The costs are lower.
2. At a price, services for snow removal, lawn cutting and maintenance are available.
3. A large play area is provided for children.
4. A condominium makes full use of common facilities.
5. Owners arrange their own financing and thus control to some extent the monthly expenses.
6. Owner retains the independence of a home owner.
7. Condominiums are most attractive to retired couples and newly married couples.

#### - Disadvantages

1. There is less privacy than in a detached house.

## Mobile Homes

A mobile home is completely built at a factory and comes with appliances and furnishings. The loans available to purchase a new mobile home must be repaid in fewer years than home mortgages. Loan payments for mobile homes include the prices of the appliances and furnishings. The financial value of a mobile home decreases after it has been lived in and is, therefore, not necessarily a good long-term investment.

## - Advantages

1. Movement is possible when circumstances dictate that a family leave one community for another.
2. A mobile home enables many couples in the retired stage of life to live wherever the climate suits them best.
3. Mobile homes are useful for construction workers and others who need immediate housing near their jobs.
4. There is a definite short term economic advantage over a permanent building — different purchasing loan agreements.
5. During construction there is greater flexibility in connection with building and zoning codes.
6. It provides more privacy than an apartment or condominium.

## - Disadvantages

1. Larger mobile homes will require the services of professional truckers when the time comes to move.
2. Rental of lots in mobile home parks may be high.
3. Mobile home parks are sometimes very crowded.
4. Storage space is often minimal.

## THE HOME - A FAMILY'S MOST EXPENSIVE INVESTMENT

Since the purchase of a home is the largest single investment a family makes in its life time, most families concern themselves with finding the most economical means of housing. This can mean buying an existing home, building your own home, or renting a home.



## Should One Own or Rent a House

Many families must decide at some time whether to buy or rent a home. The decision depends upon:

1. the housing market,
2. the family needs,
3. permanency of employment,
4. financial obligations,
5. availability of homes and their location,
6. the family's stage of growth,
7. family income,
8. community in which the family is living.

Home ownership carries a prestige value. But the family that rents a house is remarkably free from repair items on the family budget. The renter planning his budget for the coming 3 months knows almost the exact amount that he will spend for housing. Renting affords an excellent opportunity for discovering many faults in planning which become apparent when one lives in a house. Renting a home, becoming acquainted with the need for good planning and the characteristics of one's own family and the influence of these characteristics on the house plan is good preparation for home building and ownership. Although home ownership has many advantages, there are circumstances that make it unprofitable. Let us now look more closely at the pros and cons of owning and renting a home.

### - Advantages of Owning a Home

1. Provides one with a fairly good hedge against inflation. (Real estate values tend to rise along with other prices.)
2. Allows one to know what he will be paying for monthly mortgage payments for the term of his mortgage.
3. Gives one a sense of privacy and security and the freedom to alter and improve the surroundings to suit one's own needs and taste. (Improvements add to the value of the home.)
4. Provides many psychological values like personal satisfaction, independence and security.

### - Disadvantages of Owning a Home

1. Is an expense. One must pay for repairs, maintenance, landscaping, heat, etc.
2. Must pay yearly property taxes.
3. Only a portion of one's monthly mortgage payment as a homeowner goes to increasing one's equity in the property. The rest is applied to paying the interest on the mortgage loan.

### - Advantages of Renting

1. One's responsibility ends with the payment of the monthly rent.
2. Costs less money per month to rent than to own.
3. No maintenance, taxes and repair costs.
4. Renter does not lose money if the value of the house declines.
5. Enables a family to adjust to changing needs easily. For example, if another baby is born, the family simply rents a larger house.
6. In case of unemployment, illness, etc., the family can move to lower rent areas.
7. Young couples seldom have the money or experience necessary to buy a home.
8. A person who is likely to be transferred frequently may have to sell a home each time he moves so he can have a down payment for a new home.
9. Many people have little interest in keeping a home in good repair, in landscaping and in lawn care. (This causes the value of the home to depreciate.)

### - Disadvantages of Renting

1. Money paid as rent is an expenditure and not an investment.
2. Rents can be increased with only 90 day's notice.
3. A variety of rented accommodation is not always available in all locations.
4. Problems with landlord (late in making repairs, unreasonable in handling complaints).

Each family must make its own decision in accordance with its own way of life.

Your final choice in housing is often a matter of balancing personal preferences in living against your current social and financial status. You should make your choice according to your own needs as you see them now.

## THE HANDICAPPED PERSON AND HOUSING NEEDS

Persons with physical and mental limitations have special housing needs.



Housing for the handicapped should be based upon maximum independence for the individual and optimum integration of the individual into the community. The plan of the house and building equipment should not accentuate residents' handicaps but lessen their effects, permitting people to live as comfortably and independently as possible.

The handicapped individual has normal interests and seeks normal relationships. Therefore, the housing should be designed to facilitate as normal a pattern of living as possible. The choice of housing for these people is severely restricted because of architectural barriers, and isolation because of lack of alternatives.

The wheelchair is one of the most restrictive and space consuming technical aids employed to provide mobility for the handicapped. The wheelchair requires a turning circle of 2 m, a dimension which establishes necessary clearance in activity areas such as kitchens, laundries and bathrooms. The movement of the wheelchair dictates necessary constraints on changes in levels and public circulation design. The wheelchair limits the height at which various controls, storage and window sills should be located.

### Recommended Residential Standards

#### - Entrance

1. Provisions should be made for cleaning and storing of the wheelchair.
2. It should be conveniently located near the kitchen and living room.
3. The entrance should have room to manouver - 125 cm minimum.
4. Entrances should have a place for coats and boots. The closet should have a low bar for coats with a swing-out type door.
5. The entrance should have indoor-outdoor carpet or low pile. It is less expensive to maintain than tile, looks more luxurious and reduces noise level.
6. There should be a basket under the mail slot.
7. The door should have a handle type opener instead of a knob. Small, round knobs are hard for an arthritic hand to manipulate.
8. The door should have a light spring closure and opening.

### - Kitchen

1. There should be clear turning for wheelchairs in front of base cabinets, worksurfaces, countertops and appliances (a minimum of 2 m).
2. All storage and utilities should be within the reach of a person sitting in a wheelchair.
3. Knee space should be provided under work areas and under the sink.
4. Provide pull out boards for holding mixing bowls. The height of the base cabinets should be adjustable.

### - Bedroom

1. Scatter rugs are a hazard. Wall to wall carpeting with a short pile is preferred.
2. If possible have large walk-in closets and built-in storage drawers and shelves.
3. Provide room for a double bed and adequate room around bed and at the foot (120 cm clearance).
4. Provide direct and convenient access to the bathroom.

### - Bathroom

1. Bathrooms should have a roll-under, wall-mounted sink with side-mounted fixtures, fountain-type nozzle, no knobs, and a mixing lever.
2. Bathtubs should be equipped with a nonskid material. A seat at the back of the tub and a flexible shower head provide the equivalent of a shower stall's safety features.
3. Locate faucets so that water temperature can be adjusted before the shower or bath is entered.
4. Medicine cabinets should not have glass shelves and cabinet doors should not threaten the head of someone bending over a sink.
5. Open shelves should be provided for toilet articles.
6. Place grab bars near the toilet, shower stall or bath tub.
7. Provide a sliding or outswinging door.

- Utility Room

1. Provide a front-load washer and dryer in the kitchen, taps for washer accessible at the front.
2. Provide a built-in ironing board with adjustable height.

- General

1. A home for a handicapped person needs more lighting than the average home. Design the ceiling as an effective light reflector.
2. Windows should be at a level at which a person in a wheelchair can see out (window sill at a maximum of 75 cm from the floor). Windows should look out at pleasant, interesting things and should be large enough so that even a person in bed will have a view. Window controls must be manageable from a wheelchair or by someone with reduced strength and flexibility in arms and hands. Draperies and blinds should be easy to operate.
3. Wall outlets should be higher than usual so they can be used without bending (50 - 120 cm from floor).
4. Environment (lighting, heating, and ventilation) and communication controls should be within the reach of a person in a wheelchair. (a maximum of 120 cm above the floor).
5. Try to eliminate all steps and ramps. Have bottom of door jamb flush with the floor. Changes in level should be accomplished by elevators or ramps (maximum slope 1:20).
6. Doorways should have a clear opening of at least 80 cm and a 75 x 150 cm manoeuvring area should be provided clear of the swing of the door. There should be a clear 75 cm wall space on the handle side of all swinging doors.

## HOUSING FOR THE ELDERLY

Housing for the elderly has become a great concern because people today are living longer. The elderly feel uncomfortable in housing that once was satisfactory when they were younger. With their health declining and their energy level being lowered, some simple daily activities now become more difficult, for example, opening a garage door or climbing stairs.



At this stage of the family life cycle, the elderly usually own their own homes. However, they find home maintenance difficult and their homes become run-down. Because their retirement income is often low, they do not have the capital to allow them to maintain a home.

Elderly people living in their old neighborhoods find it inconvenient — far from shopping centers and community centers where they can be with other people. Some have difficulty driving and are not able to leave home often and this can lead to loneliness, particularly if one is living alone.

The elderly need housing facilities where household routines are easily done and little maintenance is needed. They also need easy access to other facilities like shopping areas, churches, medical centers and parks.

### Safety for the Handicapped and Aged

The aged and handicapped in the home need special safety devices. Many of the aged have difficulty in movement and manipulation. A safe home allows these people to live independently and without undue attention to their disability.

For the over 65, falls on stairs and slipping falls account for most accidents. Because so many falls occur on stairs it makes good sense to install handrails on inside and outside stairs or ramps. The following methods are recommended as a means to reduce the slippery characteristics of interior and exterior stair treads or ramps.

1. Use paints with abrasive additives.
2. Use safety treads, nosings and mats.
3. Use carpet.
4. Use abrasive strips or cleats
5. Use properly installed rubber or carpet runners.

In case a resident of the home is confined to a wheelchair, a ramp becomes a necessity and ease of negotiation is of prime concern. The maximum recommended slope for these ramps is 7 degrees.

Poor lighting contributes to falls, so put lights (and switches) at the head and foot of stairs and at both ends of dark halls.

Handrails are just as important in the bathroom, as on stairs, to help one in and out of the tub. The materials selected for use in the making of grab bars and grab bar

installation should be shatterproof and should have sufficient strength to withstand their maximum intended use over the planned life of the dwelling. Bathtubs and showers become slippery when wet, especially if wetted with soapy water. The use of rubber mats or placement of adhesive strips in bathtubs will reduce the slipping hazard. Bathtubs should have a nearly flat bottom, as those having a sloping bottom will increase the slipping hazard. A towel bar or ring should be installed no further than 15 cm away from the entrance to the bathtub or shower.

## GUIDES FOR EVALUATING HOUSING

Following are some features one may want to examine when looking for a place to live.

### Function and Design

Important to your well-being is your social and physical environment. If you have been at work all day, home can be a place for rest, to enjoy your family and to entertain your friends. The home's furnishings and decoration should conform to the family's (or your own if living alone) likes, dislikes and pattern of living if it is to provide satisfaction and happiness. Certain standards of comfort, convenience, economy and ease of maintenance will also need to be met. Applying the principles and elements of design to furnishing a home will help to provide beauty and order.

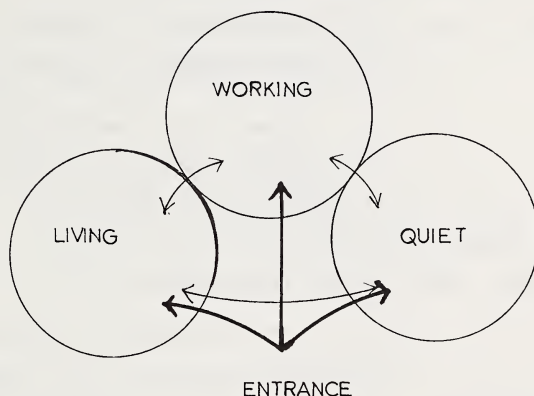
*Your home = your needs + your taste + good design*

Function is a very important part of good interior design. Design is any arrangement of lines, forms, colors and textures. It can be either structural or decorative. Function, as it is used in architectural theory, is an integration of purpose and form at its highest level with beauty as an integral part. The most beautiful chair in the world is a failure, if it is not practical to sit in, and the most comfortable chair is a failure if it is ugly. Unless the finished results look well and work well they do not reflect good decorating. "Form follows function" is one of the most significant phrases in the art world today.

*The goal is to combine your taste with function and good design.*

Design in a room is good only if it functions as it should. The room must first fulfill its function and this can be done without sacrificing beauty. Your home should be an expression of your own individual idea of functional fitness, based on your own tastes and worked out around sound design principles. Designing gives you opportunities to be creative.

In general each home is made up of a *living area*, a *quiet area* and a *work area*. These areas should be separate from one another and you should be able to get from one area to another without passing through the third area. You should also be able to get to each area from the entrance without passing through another area.



The living area normally includes the living room and possibly a dining room. The working area normally includes the kitchen and possibly a laundry room or a mud room. The quiet area normally includes the bedrooms and the bathroom(s).

### Function - Room by Room

Individually each room serves a different purpose so let's examine one room at a time.

#### - The Entrance

The entrance should:

- say welcome.
- be accessible.
- be visible.
- be large enough to accommodate at least two people at one time.
- have a hard surface floor that is easy to maintain.
- have a closet large enough to store outerwear for the family and still allow room for guests' coats, boots, hats, etc.
- have close proximity to a bathroom.

The entrance may:

- be large enough for a bench or table.

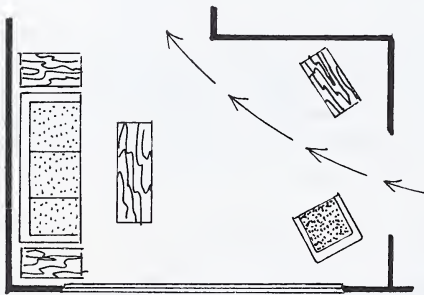
### - The Living Room

The living room should:

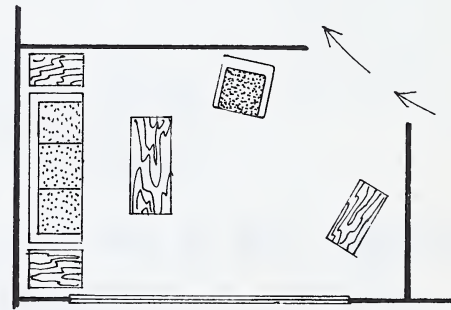
- provide enough wall space for your furniture.
- be large enough to accommodate activities you plan on using the living room for.
- be congenial to arranging a furniture grouping which would make a conversational circle (3.6 m).
- be designed so that it can be used by all members of the family.

The living room may:

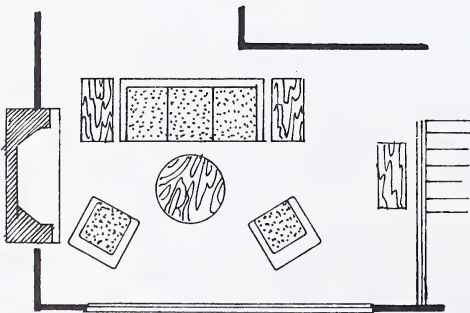
- be located adjacent to the outdoor living area.
- allow for enjoyment of a desirable view.



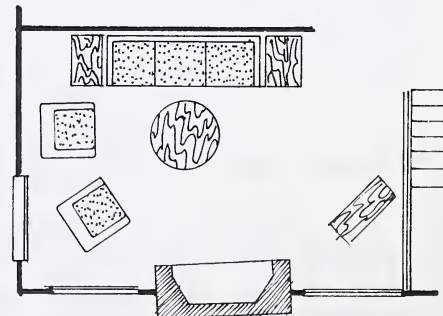
POOR TRAFFIC PATTERN



GOOD TRAFFIC PATTERN



NO WALL SPACE FOR FURNITURE



ONE POSSIBLE SOLUTION

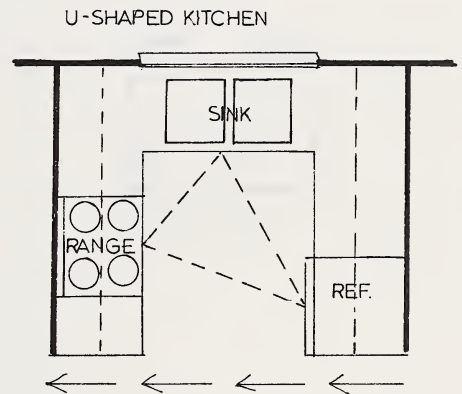
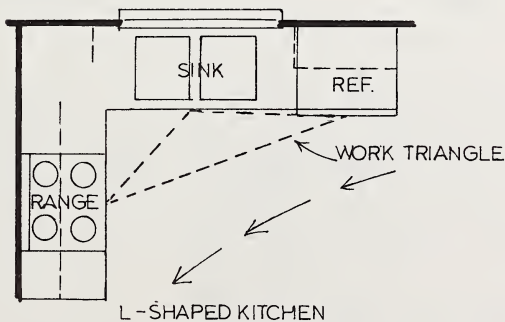
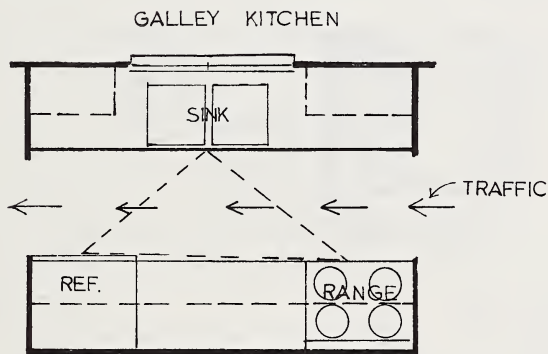
- The Kitchen

The kitchen should:

- have a work triangle with the sum of the sides not less than 3.6 m nor more than 6.0 m.
- provide proper storage for all goods and equipment that will be used in the kitchen.
- have a hard surface floor that is easy to maintain.
- provide a space for garbage.

The kitchen may:

- include a snack bar.
- be used as office for the home and if so should provide space for the phone and related storage.
- be located adjacent to related outdoor areas.



3  
BASIC  
STYLES OF  
KITCHENS



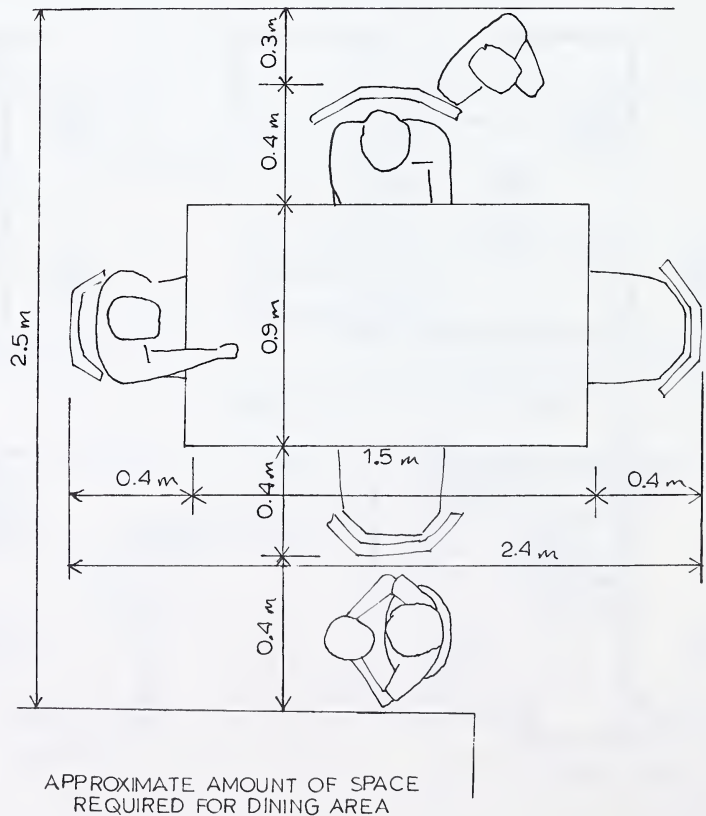
## - The Dining Room

The dining room should:

- provide enough room for the family to sit down and enjoy a meal.
- be located in such a manner that it is conveniently near the kitchen.
- provide enough room for a person to pass by each side of the table, even when someone is seated at the table.

The dining room may:

- be an area that is a part of the kitchen.
- be a separate room.
- be adjacent to the living room.



## - The Bathroom

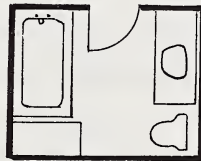
The bathroom should:

- be convenient.
- be private.
- be efficiently arranged so as to minimize the cost of installation.
- be designed to accommodate the family that is going to be using it.

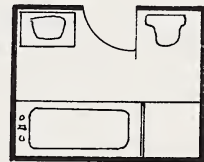
The bathroom may:

- be large enough to accommodate all accessories required (e.g. clothes hamper, garbage).
- have storage space for materials used in bathroom (e.g. toilet paper).

### BATHROOM LAYOUTS



GOOD LAYOUT



POOR LAYOUT

## - The Bedrooms

The master bedroom should:

- allow enough wall space for your furniture.
- ensure enough room to move comfortably about the room to make the bed etc.
- allow enough room for a dressing circle (1.5 m).
- allow at least 1.8 m of closet space.

The master bedroom may:

- have a walk-in closet.
- have a half-bath of its own or a private door leading into the main bathroom.

### - The Family Room

A family room should:

- have an adequate amount of easily accessible storage space.
- have comfortable, well-lighted places for reading.
- have well-lighted activity areas.
- be arranged so that there is a minimum amount of conflict between activity areas.

### - The Hallways

The hallways should:

- be kept to a minimum.
- not have doors opening into them except for closet doors.

### - The Stairs

The stairs should:

- be in a convenient location for traffic from outside as well as inside.
- be designed to ensure enough headroom.
- have good lighting for safety.
- have a handrail for safety.
- not be so steep that they are difficult to use.

The stairs may:

- be used as a very exciting architectural feature in your home.

## PRINCIPLES OF STORAGE

Location and arrangement are criteria on which storage should be judged. Location is considered in relation to the items to be stored and the place where they are most frequently used. Arrangement is judged on how well the space will accept the items to be stored in the area.

### 1. Location of Storage Space

Small equipment and supplies are more convenient if they are stored near the place they are used. More frequently used articles should be easily seen and reached, and equipment for one activity should be stored together.

## 2. Arrangement of Storage Space

How well the storage units themselves accommodate the articles to be stored determines efficiency. Adjustable shelving allows a person to fit the shelves to the articles. Special fittings, such as lid racks, take care of specific items thereby increasing efficiency.

### Storage in the Living Area

This area includes rooms used for group and personal activities. Storage for each area and activity is unique. The group activity area includes space for guests, for family-centered activities, for family hobbies and for recreation. Personal activities include reading, studying, writing, sleeping, grooming, dressing, sick care and personal hobbies.

#### - The Closets

The closets should:

- be located where most convenient
- be designed for their use (e.g. linen closet should have enough large shelves).

#### 1. The Guest Closet

- where coats, hats, purses, boots are left while guests are visiting
- in or near the front entry
- desirable to have a mirror to check appearance

#### 2. Storage for Family-centered Activities

- storage space for records, tapes, games, writing supplies and anything else that the family likes to do

#### 3. Clothes Storage

- advantageous to put all the articles used for dressing in one well-organized area in the room of each person
- need a minimum of one metre of rod space
- should also have space to store shoes, hats, purses, belts and ties

#### 4. Bathroom Storage

- convenient to store towels, soap, toilet tissue and cleaning supplies in bathroom
- provision for storing medicines and dangerous cleaning products

### 5. Bedding Storage

- hall closet near bedrooms is useful for bedding
- helpful if shelves are adjustable for bulky blankets and extra pillows

### Storage in the Service Area

In the areas where most of the work is done, storage areas must be especially well planned. The kitchen area needs a lot of storage for all the items involved in the preparation and serving of food. These items include perishable and nonperishable foods, measuring cups, place mats, dishes and a variety of other things. The laundry area is also included here as well as an area for storing tools and equipment to keep the house in good repair.

#### 1. Basement Recreation Room

- storage for card tables and folding chairs, radio, television, record player and records (or tapes), musical instruments, toys, projector and screen, magazines, books, a variety of small games and miscellaneous items

#### 2. Basement Laundry

- separated from areas where children play
- washer, dryer, sorting table, cupboards to store detergents and other supplies
- place to store clean, unironed clothes and soiled clothes and linen

#### 3. Out-of-Season Storage

- sports equipment, electric fans, luggage, wheel toys, out-of-season clothing

#### 4. Tool Storage

- workbench with pegboard or panel of wood arranged for tools not suitable for drawer or shelf storage
- small garden tools, shovels, rakes, hoses

### Kitchen Storage

If you are living in an apartment or ready-built house you have little choice in the amount or location of storage units. Adding shelves or accessories can increase the capacity of your storage space. Some storage ideas include: divided utensil drawers, deep vented drawers, adjustable shelves, pullout shelves or trays, pullout platform for mixmaster or



blender, countertop appliance cupboards, portable appliance cupboards, divided cupboards (vertically divided for trays, cookie sheets, paper bags, etc.) Lazy Susans, pantry cupboards, step shelves, food wrap shelves, towel racks, paper towel dispensers, turntables and utility closets. Other storage ideas are: sliding pot hooks, peg board liner, double-hinged doors, under-cabinet shelves and swing-out shelves.



## EXERCISE 1: Multiple Choice

Select the best possible answer and place the appropriate letter in the space to the left of each question.

- \_\_\_\_\_ 1. This is an intermediate between renting and owning.
- a. co-operative housing
  - b. apartment
  - c. duplex
  - d. town house
  - e. condominium
- \_\_\_\_\_ 2. The wheelchair requires a turning circle of
- a. 1 m.
  - b. .5 m.
  - c. 1.5 m.
  - d. 2.5 m.
  - e. 2 m.
- \_\_\_\_\_ 3. This type of housing is very useful to a construction worker who needs immediate housing near his job.
- a. apartment
  - b. duplex
  - c. mobile home
  - d. house
  - e. condominium
- \_\_\_\_\_ 4. In this form of housing, there is the most space and privacy and the renter assumes the most responsibility for its upkeep.
- a. town house
  - b. apartment
  - c. duplex
  - d. house
  - e. condominium
- \_\_\_\_\_ 5. This type of housing requires the least responsibility but provides the most service.
- a. town house
  - b. apartment
  - c. duplex
  - d. condominium
  - e. house

- \_\_\_\_\_ 5. The sum of the sides of the work triangle in a kitchen should be no less than
- a. 6.0 m
  - b. 4.0 m.
  - c. 3.0 m.
  - d. 3.6 m.
  - e. 6.5 m.

## EXERCISE 2: True and False

Carefully read each statement below and decide if it is true or false. If the statement is true, place a T in the short blank before the statement. If it is false, place an F on the short blank. Correct all false statements by changing only the highlighted portion.

- \_\_\_\_\_ 1. The financial value of a mobile home decreases *after it has been lived in.*
- \_\_\_\_\_ 2. Money paid as rent is *an investment and not an expenditure.*
- \_\_\_\_\_ 3. A family generally spends *less on a home it rents* than on one it owns.
- \_\_\_\_\_ 4. *Homeownership* is preferable if the housing needs of one's family's future are uncertain.
- \_\_\_\_\_ 5. The living, quiet and work areas of a home should be *separate from one another* and one should be able to get from one area to another without passing through the third area.
- \_\_\_\_\_ 6. Home ownership carries *prestige value.*

- \_\_\_\_\_ 7. Design is the arrangement *of lines, forms, colors and textures.*
- \_\_\_\_\_ 8. The *quiet area* of the home normally includes the living room and the dining room.

EXERCISE 3: Short Answers

1. Why do the homes of the elderly often become run-down?
2. List two advantages of owning a home.
3. On what two criteria should storage be judged?
4. What factors determine whether a family buys or rents a home?  
List 4.



5. List two disadvantages of owning a home.

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6. What two factors about a kitchen should a handicapped person consider when deciding to buy or rent a place?

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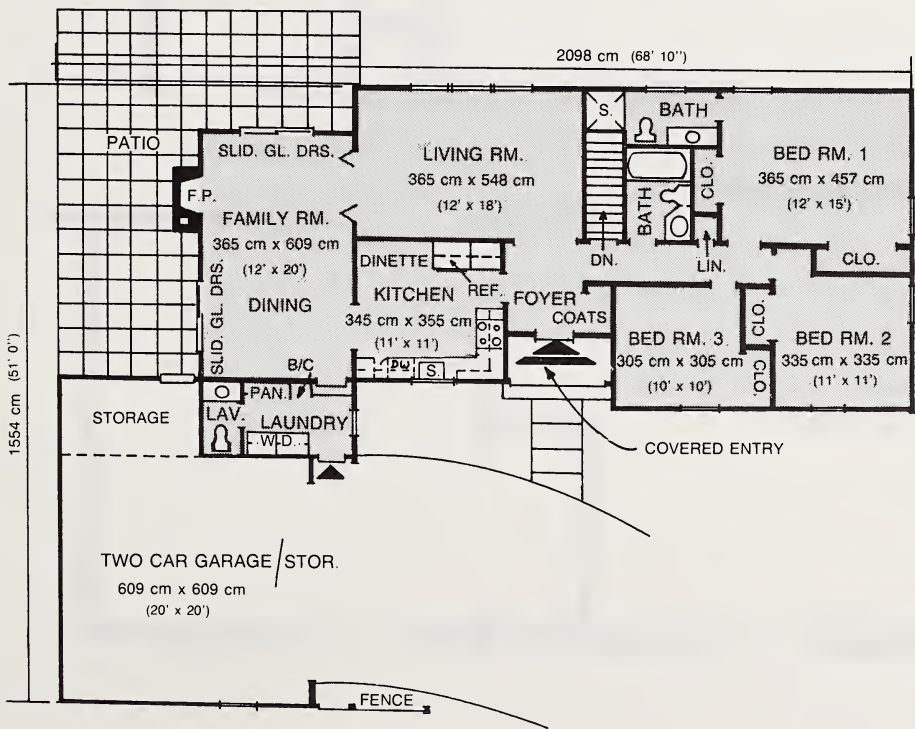
### EXERCISE 4: Short Paragraph

In a short paragraph analyze the storage areas in the kitchen at your home. What suggestions do you have for improving storage there?

[illegible]

EXERCISE 5: Furniture Arrangement for my Dream Bedroom.

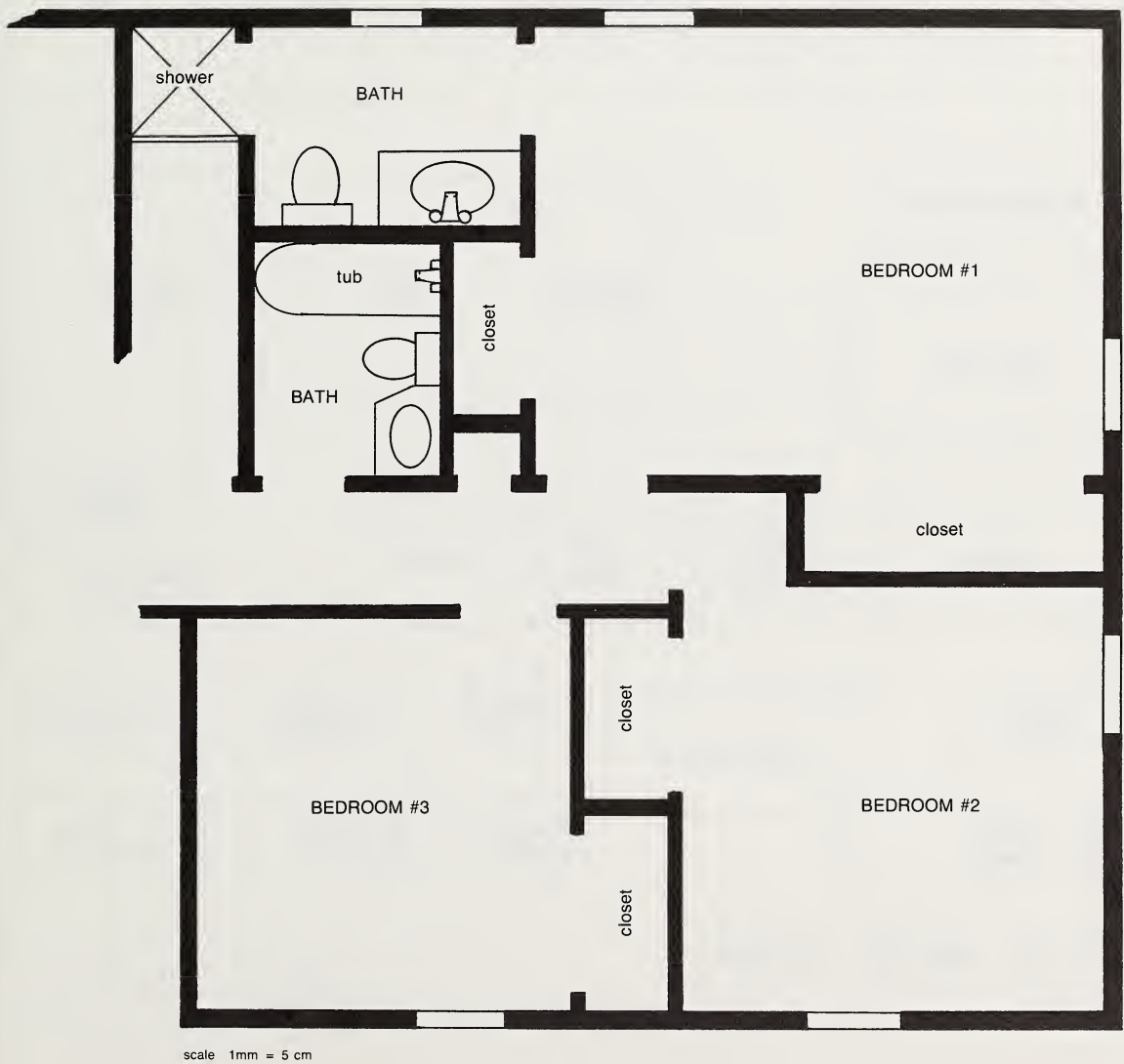
You have seen a house that you would like to own and have obtained the floor plans from the builder.





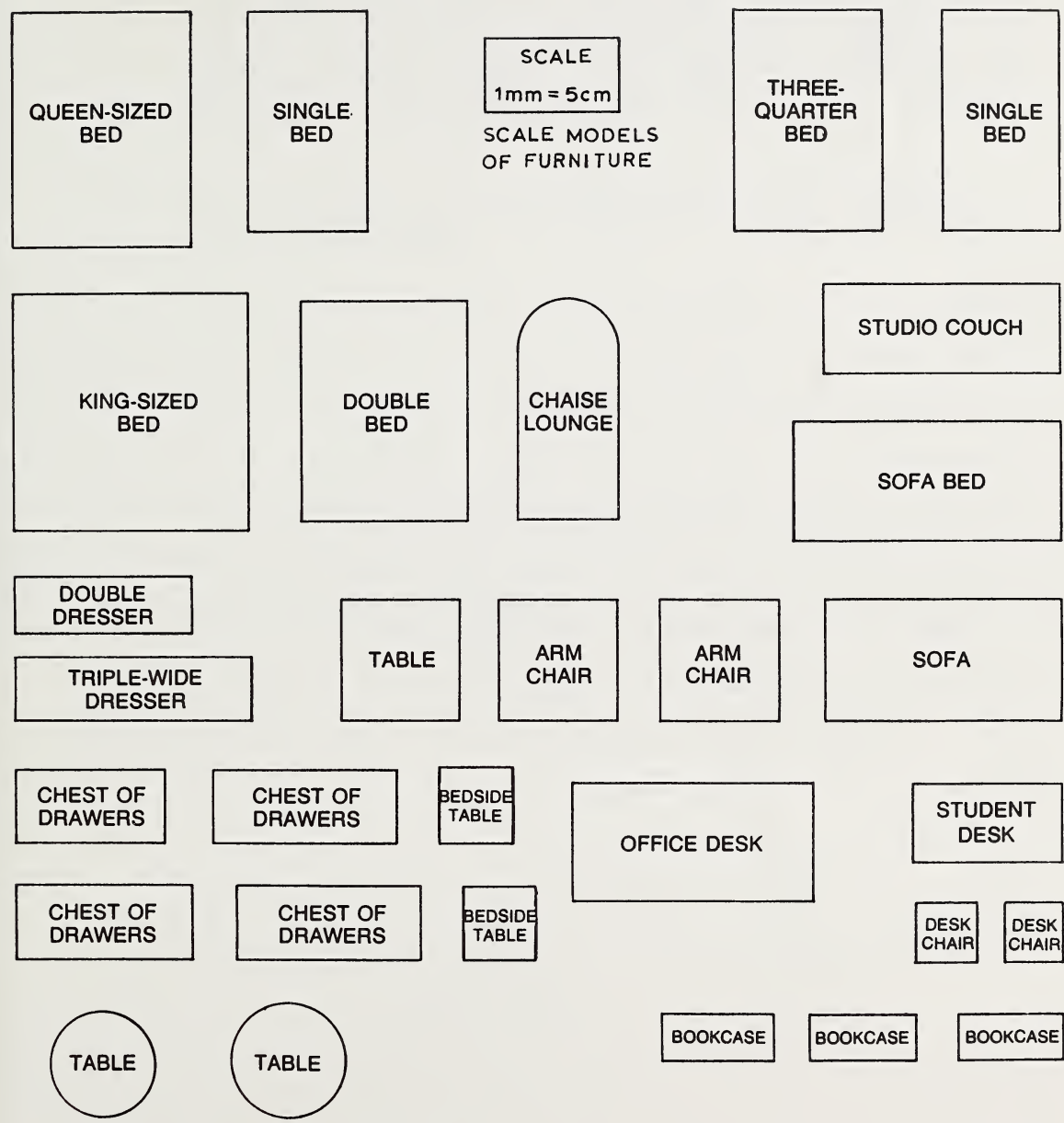
You get to choose one bedroom for your own to arrange the furniture any way you would like.

Using the furniture templates provided, choose the ones that represent the furniture you would like to have and arrange them on the scale drawing as you would like your bedroom arranged. Remember you must leave room for walking around large pieces of furniture.











- (1) Select appropriate furniture from page 28 and arrange it on your floor plan. (Cut the pieces apart and experiment with several pieces of furniture before gluing.) Remember to consider traffic patterns. Once you have arranged the furniture in the best possible way, glue it to the floor plan. Now sketch in the traffic patterns.
- (2) Now that you know what kind of bedroom you would like to have, analyze your own bedroom at home according to furniture arrangement.

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- (3) What are the traffic patterns in your own bedroom at home?

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End of Lesson 2



**1621 Personal Living Skills 10**  
**Module D**  
Revised 10/88

**FOR STUDENT USE ONLY**

Date Module Submitted

(If label is missing  
or incorrect)

File Number

Time Spent on Module

Module Number \_\_\_\_\_

**FOR SCHOOL USE ONLY**

Assigned  
Teacher: \_\_\_\_\_

Module Grading: \_\_\_\_\_

Graded by: \_\_\_\_\_

Date Module Received:

Module Assignment  
Recorded \_\_\_\_\_

**Student's Questions  
and Comments**

**Apply Module Label Here**

Name \_\_\_\_\_

Address \_\_\_\_\_

Postal Code \_\_\_\_\_

*Please verify that preprinted label is for  
correct course and module.*

**Teacher's Comments:**

\_\_\_\_\_  
**Learning Facilitator**



## ALBERTA CORRESPONDENCE SCHOOL

### MAILING INSTRUCTIONS FOR CORRESPONDENCE LESSONS

#### 1. BEFORE MAILING YOUR LESSONS, PLEASE SEE THAT:

- (1) All pages are numbered and in order, and no paper clips or staples are used.
- (2) All exercises are completed. If not, explain why.
- (3) Your work has been re-read to ensure accuracy in spelling and lesson details.
- (4) The Lesson Record Form is filled out and the correct lesson label is attached.
- (5) This mailing sheet is placed on the lesson.

#### 2. POSTAGE REGULATIONS

Do **not** enclose letters with lessons.

**Send all letters in a separate envelope.**

#### 3. POSTAGE RATES

First Class

**Take your lesson to the Post Office and have it weighed. Attach sufficient postage** and a green first-class sticker to the front of the envelope, and seal the envelope. Correspondence lessons will travel faster if first-class postage is used.

**Try to mail each** lesson as soon as it has been completed.

**When you register for correspondence courses, you are expected to send lessons for correction regularly. Avoid sending more than two or three lessons in one subject at the same time.**

## RENTAL AGREEMENTS

Some people are better off renting, particularly during part of the family life cycle. Let us look more closely at some specific examples. The newly married couple (newlywed stage) seldom has the money or the experience needed to purchase a home. A junior executive who is frequently transferred may have to sell his home at a sacrifice each time he moves in order to have the down payment for a new home. The more permanent his position becomes, the more desirable home ownership becomes to him. A family having little interest in maintaining a house, in landscaping and in lawn care is likely to neglect a home and cause it to depreciate in value. The homeowner who dislikes commuting, paying extra transportation and parking costs may choose to rent in the city, especially after all the children have left home.

Most renters are concerned about the neighborhood in which they live, the appearance of the property, the size and location of the rooms, the nearness to shopping centers, schools, churches, parks and recreational facilities.

Also there should be an understanding between the landlord and the tenant regarding:

1. services to be provided
2. restrictions to be imposed
3. convenience and safety factors and
4. obligations concerning the lease.

Following are some provisions for services that should be kept in mind by both the tenant and landlord.

1. Garbage Removal - It should be clarified who is responsible for removing garbage and where the garbage is to be deposited. Are the garbage facilities accessible? Are they well kept and clean?
2. Mail and Laundry - Are there individual mail boxes? Are coin-operated washers and dryers available? How many are there? Are they in good working order? (A washer and dryer for every ten apartments is a good ratio.)
3. Parking - Is parking space provided? Are there plug-ins for winter time? Is there an extra charge for parking stalls?
4. Decorating and Replacement Schedule - In older buildings the tenant may be expected to do the decorating and to provide or replace a stove or refrigerator. In most new rental accommodation, there is a schedule for painting, decorating and replacing labour-saving equipment, etc.

5. **Janitorial Services** - Find out who is responsible for cleaning halls, stairways, sidewalks, windows, etc. In newer places, for example, the owner is usually responsible for these tasks and for installing and removing screens.
6. **Restrictions** - Some landlords have restrictions concerning pets and children.
7. **Convenience and Safety Features** - Some people object to living near noisy places like the airport, railroad or industrial areas. Some refuse to rent an apartment unit near an elevator or laundry room. Safety factors like railings on stairs, lights in stairways, in halls and entrances, sufficient fire exits and adequate wiring are prime concerns for many renters. When considering renting, note where outlets are placed in the living room and bedrooms for lamps, in the kitchen for appliances and in the bathroom for an electric razor. Check to see if the door has a dead-bolt lock, a security chain, and a through-the-door viewer.

## YOUR RENTAL I.Q.

Choosing where you will live is an important decision that you will likely make many times after you leave your parent's home. There are many things that you must consider in order for you to be happy in any living situation you choose. Of course, the environment including temperature, humidity, lighting, noise, odors, fumes, orderliness and aesthetic qualities are qualities which will effect your physical and psychological well-being. However, in this lesson we will deal mainly with your responsibilities when you rent some form of accommodation from another person(s). This will be dealt with here because today it is difficult for an individual to purchase a house, a duplex or town house, or a condominium particularly if he is young and has had little opportunity to save sufficient money for a down payment on a home.

You may also want to rent when:

- (1) you cannot estimate your future housing needs.
- (2) you want to become familiar with a new community before investing in a home of your own.
- (3) you expect to move soon and/or frequently.
- (4) you do not have enough money for the down payment, closing costs, and other expenses involved in buying a home.

- (5) you do not want the responsibility of home-ownership.
- (6) by renting, you can find better housing for the amount you can afford to pay.

## RENTAL HOUSING

Rental housing offers two important advantages including greater mobility and minimum responsibility. The most common types of rental housing include apartments, duplexes or town houses and individual houses.

### Apartments

Apartment living requires the least amount of responsibility for the tenant. The landlord or management usually takes care of heating, yard and grounds, decorating, repairs, upkeep and maintenance. In addition, major appliances and laundry facilities may be furnished and rent may include some or all utilities. However, apartment living normally offers little or no private yard space, limited storage area, and less privacy than a house or duplex. Before deciding on an apartment, if possible, talk to other tenants in the building. Find out what they like and dislike about the building, the landlord or management, and the neighborhood.

### Duplexes and Town Houses

These forms of rental housing offer some private yard area, more living and storage space, and more privacy than most apartment buildings. However, they do not come with the same services and equipment. Utilities may not be included in the rent and tenants often must take care of yard, sidewalks, heating as well as some repairs and upkeep.

### Renting a House

A house usually provides more living space, better storage facilities, and greater privacy than other types of rental housing. Houses generally include a yard, parking space and possibly a garage. The tenant in a house may be responsible for routine upkeep and maintenance, yard and sidewalks, screens and storm windows. He or she normally pays for utilities, heat, trash removal and other services. He or she may also be responsible for decorating and minor repairs.

## A LEASE

Before renting accommodation a legal document, termed a lease, must be signed by the tenant and the landlord. A lease is a written or verbal agreement. A written lease, which is dated and signed by both parties, is a legal document which binds landlord and tenant to the terms stated in the agreement. It states the conditions that are to be met by both the landlord and tenant. These conditions may include:

1. what the owner furnishes,
2. who does the repairs,
3. what the tenant is responsible for, and
4. what the tenant is not allowed to do (not having pets, not painting a wooden floor).

A lease form usually has provisions for any additional things that you may want to include. Any arrangements not covered in the lease should be written in this space. For example, if the landlord agrees to paint the apartment or to replace the refrigerator at no extra cost, get this down in written form. Verbal leases are usually intended to be binding; however, they are difficult to enforce. Thus, it is always safest to have all parts of a lease in writing.

A lease is meant to protect the rights of both people, or parties, as they are referred to in the legal language of the lease. The agreement is considered fair in that both parties exchange equal things or rights which, in this case, are the rent money for the apartment or house.

The tenant is the person who rents the accommodation. The lease protects the tenant's rights in that the landlord, without good cause, cannot raise the rent nor evict the tenant. In return the tenant agrees to obey the restrictions contained in the lease. Before entering a lease agreement, find out what specific responsibilities and obligations you are assuming, what you may and may not do with the property, and what the landlord will and will not do for you.

What should be included in a written lease? It should include:

1. name and address of the landlord and the tenant,
2. the tenant's specific apartment number,
3. date signed,
4. signature of both the landlord and tenant,
5. date of occupation and the length of the lease,
6. the amount of the rent and how it is to be paid,
7. allotment of specific responsibilities (repairing, snow shoveling, lawn cutting, painting, etc.),
8. a statement indicating who is responsible for the water, electricity, gas, oil or other bills,



9. a statement regarding the security deposit — the amount, the conditions which must be met before it is returned and when it will be returned,
10. a clause concerning the final inspection of the dwelling in the tenant's presence, and
11. an entry clause allowing the landlord to enter the place for specific reasons with notice or in an emergency.

Read a lease very carefully before signing it for they vary a great deal. Remember that a signature is legal and is binding on any agreement signed. Be very careful that you understand every word before you sign. If you cannot understand the document, take it to an experienced person or a lawyer. Make sure you get a signed copy for your records.

Read a lease carefully to find the answers to the following questions:

1. **What is covered by the rent?**

Are any utilities included? Are decorating, window washing or other services provided without charge? Is a garage or parking space included in the rent?

2. **Who is responsible for upkeep, repairs and maintenance?**

In apartments the landlord is responsible for the building and major plumbing, electrical and structural repairs. In houses the landlord usually assumes less responsibility. Find out what obligations you assume before you sign the lease.

3. **How and when may the lease be terminated or renewed?**

What notice must you give if you plan to move when the lease ends? Is the lease automatically renewed if you fail to give notice? How far in advance must you renew the lease? What notice will you receive if the landlord intends to change the terms of the lease or renewal?

4. **What happens if you must move before the lease expires?**

Can you sublet (to rent to another person) until a lease expires? Is there a fee for subletting? Normally, you must carry out the terms of the lease if the new tenant fails to do so unless the landlord offers a lease to the new tenant. Can you have a clause written into the lease which cancels your responsibility if you are transferred (i.e. must move) before the lease expires?



## 5. What extra costs must you pay?

Is there a penalty for paying rent late? Must you make a security deposit? If so, how much and when is it returned? Can rent be increased before the lease expires? If so, when, by how much, under what circumstances?

## 6. When may the landlord or his employees enter your home?

A landlord has a right to inspect his property, but you have a right to set up reasonable conditions for his entering. Generally, twenty-four hours notice must be given, unless an emergency makes it necessary to enter without your permission.

## 7. What rules and regulations must tenants follow in using the property?

Can you decorate, keep pets, carry on business, install carpet or equipment? What rules govern the use of facilities in the building? Are restrictions reasonable? Are they enforced?

## 8. Does the landlord have a lien on your personal property?

A landlord's lien permits him to hold your furnishings and belongings until you fulfill your financial obligations to him.

## 9. Are all agreements with the landlord written into the lease?

Do not rely on verbal agreements. If the landlord makes promises that are not in the printed lease, ask that they be written and attached to the lease. This applies to promises such as the right to sublet, repairs on the property, allowances for decorating, responsibility for maintenance, etc.

Other things to remember:

1. Get a signed copy of the lease identical to the landlord's copy.
2. Do not sign a lease which has space left blank. Be sure all information is clearly written on the lease before signing.
3. If you leave a deposit be sure to get a receipt. Most landlords require a damage deposit in addition to the first month's rent.

4. Do not necessarily sign a lease on the dotted line. Instead place your signature immediately below the last clause listed, leaving absolutely no room for anyone to add clauses after you have signed.
5. Remember that there are minimum housing standards that landlords are expected to maintain. These standards involve things like fire safety, heating, health and sanitation. If you feel these standards are not met in your accommodation, contact your local housing inspection department.

It pays to shop carefully for suitable rental housing, particularly when you sign a one, two or three year lease. To find rental housing, read classified ads in newspapers, advertise your needs in the paper, contact a real estate agent, look for rental signs in neighborhoods you like, and you might ask your friends and people with whom you work to call if they hear of rentals.

To clarify some aspects of renting, Alberta has the Landlord and Tenant Act. Copies of the Act are available from the

Queen's Printer  
11510 - Kingsway Avenue  
EDMONTON, Alberta  
T5G 0X5  
(Telephone (403) - 427-4952)

There is a small charge for the Act. The Landlord and Tenant Handbook published by Student Legal Services of Edmonton also provides much useful information for prospective renters. The following sections are taken from the Handbook with the permission of Student Legal Services of Edmonton. You may obtain a copy of this handbook by contacting

Student Legal Services of Edmonton  
114 Law Centre  
University of Alberta  
EDMONTON, Alberta  
T6G 2H5  
(Telephone (403) - 432-2226)

## THE LANDLORD AND TENANT HANDBOOK

### Where To Go If You Have Problems

If you are having landlord and tenant troubles, or simply need information on landlord and tenant matters, one of the best places to go is the local *Landlord and Tenant Advisory Board*, or the local office of *Consumer and Corporate Affairs* (See list of addresses on page 35.)

They have four main functions:

- to advise landlords and tenants on tenancy matters,
- to handle complaints and mediate disputes between landlords and tenants,
- to distribute information to landlords and tenants concerning rental practises, rights and remedies, and
- to investigate complaints of violations of the legislation governing tenancies.

Both landlords and tenants will find the Boards are helpful in resolving disputes and providing information.

The Boards will provide landlords and tenants with damage condition reports, information on how to draw up a proper lease, and general educational pamphlets.

They will also receive complaints, investigate, and, if necessary, arrange a hearing, in order to resolve a dispute.

There is no charge for their services, and they will help landlords and tenants equally and impartially.

## The Law

The answers to most questions people have about Landlord and Tenant Law come from three main sources:

**Common Law** - The Common Law is the law that has developed through the decisions in previous court cases, right back to feudal times in England. In many cases, it has been unfavourable to tenants because, especially in early times, the law favoured landlords.

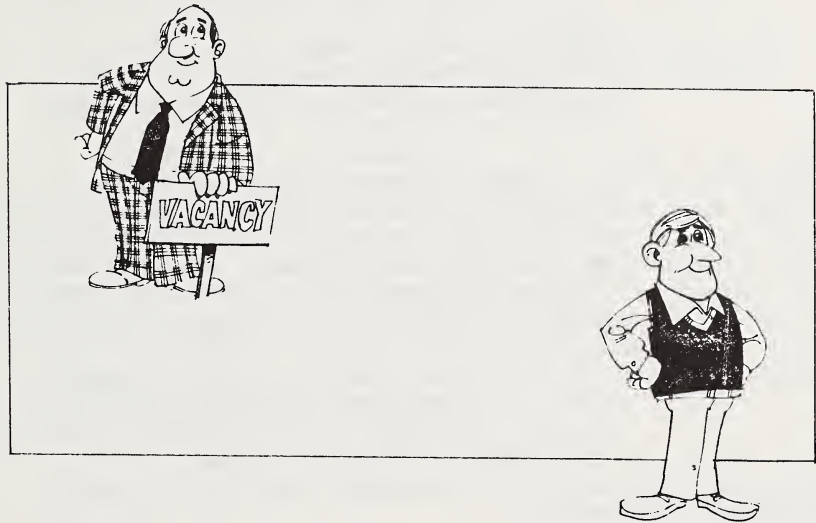
**Tenancy Agreement** - The tenancy agreement is the agreement between the landlord and the tenant for the rental of the premises. It may be a spoken agreement but writing is better.

Some terms are implied into the tenancy agreement even if they are not specifically agreed upon. These are

- the common law rules, unless they are specifically excluded by the agreement;
- all rights, benefits and protections provided to a tenant of residential premises by the *Landlord and Tenant Act, 1979*.

These will be discussed later.

Statute - There is one important statute. *The Landlord and Tenant Act, 1979* sets out the basic rules for landlords and tenants as well as listing their rights and remedies.



## The Landlord

His business is the renting of residential premises to tenants and he is subject to the laws contained in *The Landlord and Tenant Act, 1979*, and *The Public Health Act* and all regulations made under these. He must also supply whatever services he has agreed to in the tenancy agreement.

A landlord cannot discriminate against tenants on the grounds of race, religious beliefs, colour, sex, marital status, age, ancestry, or place of origin. If you feel you have been discriminated against for any of these reasons, contact the nearest Alberta Human Rights Commission Office.

## The Tenant

He rents the premises from a landlord. This gives him exclusive possession of the premises as his home, with rights to the same privacy and peace and quiet to which a home owner is entitled. The tenant is, of course, also subject to *The Landlord and Tenant Act, 1979*, and to the Tenancy Agreement.

## The Inspection Report

Before a tenant signs anything, he should see the premises. Once he has agreed to rent a place, he cannot back out just because the place is not what he thought it would be. If he has paid rent in advance, the landlord may keep it until the premises are re-rented.

It is in the interest of both the landlord and the tenant to fill out an inspection report. A tenant wants to make sure that when he moves out he is not charged for damage that was done to the apartment before he moved in. A landlord wants to make sure that he can charge the tenant for damage that was done by him.

Both parties should go over the premises before the tenant moves in to check on its condition. The best way to do this is to get an Accommodation Inspection Report from the *Landlord and Tenant Advisory Board*. A sample form is included at the back of the lesson. The landlord and tenant should fill out this form together and both should sign it.

If either refuses to sign, the other should get someone else to check over the premises, so that there will be another observer to give evidence about the condition of the apartment if it is ever needed.

## The Tenancy Agreement

1. The landlord/tenant relationship begins when the landlord agrees to rent residential premises to a tenant.

The landlord may ask the tenant to fill out an application and supply references before agreeing to rent.

A standard agreement may be obtained from the nearest *Landlord and Tenant Advisory Board*. Such an agreement is a contract between both parties and is best in writing, although it may also be spoken or implied. In any case, the conditions may not be changed except by mutual consent. Read the tenancy agreement carefully. It is a contract and both parties will be bound to its terms regardless of whether or not they have read it if its terms comply with the *Landlord and Tenant Act, 1979*. The agreement should say how much the rent is and when it must be paid.

2. The agreement may be one of two types: for a "fixed term", or for a "periodic tenancy".

In a fixed term tenancy, the agreement begins and ends on a specific date. It may also provide for the procedure to renew the tenancy at the end of the year.



A periodic tenancy is one that has no definite length of time. The most common types are yearly, monthly or weekly agreements. Here, the landlord and tenant agree to rent under certain terms for only one year, one month, or one week at a time, but the terms of the original agreement are continued from month to month, or week to week. There is no fixed date for the end of the tenancy and so it will continue until notice is given to end it.

What is proper notice for landlords and for tenants is discussed later under the obligations of each. It depends on the type of tenancy.

A lease for a fixed term may provide for notice to terminate or to renew. It should also be remembered that if the lease is one for a fixed term that does not provide for a procedure to renew, it may end with nothing said about moving out. If the original fixed term was one or more months, it will be treated as a monthly tenancy. If it was for a fixed term of less than one month, then it will be treated as a weekly tenancy. Then, you must comply with the notice provisions for periodic tenancies.

3. Whoever signs the agreement is responsible for paying the rent.

If more than one person signs the agreement, the landlord can require any one of them to pay the whole rent. With the exception of the tenant's spouse, persons staying in the apartment who did not sign the tenancy agreement or verbally agree to pay the rent cannot be held responsible for the rent by the landlord. Of course, the person who signed the agreement may have to pay more for guests if this is stated in the tenancy agreement.

4. If the residential premises are destroyed ...

... or so severely damaged that they cannot be fixed or that the tenant cannot live there, then all further rights and obligations of both the landlord and the tenant under the tenancy agreement are cancelled.

5. The agreement should spell out all services the landlord is going to provide.

This includes such things as storage rooms, laundry facilities and parking spaces. The services may be included in the rent or there may be a separate charge.



6. Most tenancy agreements require the tenant to pay the landlord a "security deposit".

This is commonly called a damage deposit and is held by the landlord and is used to pay for any damage caused by the tenant. It can also be used to pay for rent if the tenant is in arrears; or in the payment of other debts owed to the landlord provided that this is included in the tenancy agreement.

7. "Subletting" occurs when the tenant rents out the place he is renting to a second tenant.

For example, if Joe is renting an apartment and he makes an agreement with his friend, Fred — that Fred will move in and pay the rent — then Joe is subletting.

Whether or not a tenant is allowed to sublet depends on the tenancy agreement. If the agreement says nothing about subletting, then the tenant is allowed to sublet.

If the tenant wants to sublet, he should advise the landlord that he plans to do so. If the tenancy agreement has rules about subletting, then those rules apply.

The agreement might not allow a tenant to sublet at all, or it might charge him a fee if he sublets, or it might require that the landlord approve the new tenant.

8. The original tenant remains responsible for making sure the rent is paid, even though he is not living there anymore.

He is also responsible for any damage to the apartment and it could be taken out of his damage deposit, even though he did not do the damage.

This is because the landlord still has an agreement with the original tenant. He isn't concerned with the agreement between the old and new tenant. If anything happens, he will hold the **original tenant responsible**. Thus, if the new tenant fails to pay the rent, the landlord can sue the original tenant for it.

It is easy to see why a tenant should be very careful about subletting and why it is a good idea to at least let the landlord know this is what he plans to do.

If a tenant has sublet his place and no longer wishes to be responsible for it, he must make an arrangement with his landlord to end the tenancy agreement. Then the landlord can enter into an agreement directly with the new tenant, and the original tenant is out of the picture.

Of course, if a tenant has sublet without letting the landlord know, the landlord will be reluctant to do this, because he doesn't know what kind of person is now living in the apartment, and may want to be able to sue the original tenant if he has any problems with the new one.

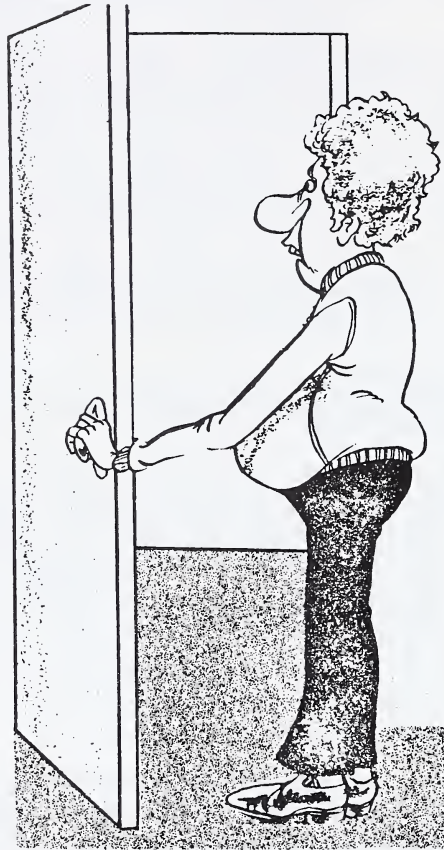
## LANDLORDS' OBLIGATIONS AND TENANTS' REMEDIES

This section will briefly discuss the more common areas of dispute between landlords and tenants. Most of these areas are covered by *The Landlord and Tenant Act, 1979*. It is very important that a tenant cannot agree to give up any of the benefits, protections, or rights granted by this Statute. However, a landlord can agree to give up his rights.

### Tenants' General Remedies

If the landlord fails to follow the tenancy agreement or if he contravenes *The Landlord and Tenant Act, 1979*, the tenant can apply to court for an order allowing him any one or more of the following:

- to recover money lost as a direct result of the landlord's misdeeds,
- to reduce the rent to make up for a benefit promised to a tenant but not given by the landlord (For example, if the landlord said parking was included in the rent, and then he doesn't allow the tenant to park there, the tenant can apply to court to have the rent reduced.),
- to cancel the tenancy if the landlord has done something so serious that it would not be reasonable to remain as a tenant, and
- to receive payment for money spent in doing something the landlord promised to do and then later refused to do (for example, a promise to make repairs).



### When the Tenant Moves In

1. The landlord must make the premises available to the tenant on the day agreed on for moving in.

If the premises are not available, the tenant may either cancel the tenancy agreement and live somewhere else OR apply to the Court of Queen's Bench for an order forcing the landlord to make the premises available.

The tenant also has a right to sue the landlord for any reasonable losses he has suffered as a result of not being able to move in on time. This would probably cover the cost of a motel with cooking facilities for a few days, until the tenant can find another place to live.

2. All premises must be habitable when the tenant moves in.

Habitable means that the premises must not present any risk to life or health, and provide reasonable comfort. Regulations made under Alberta's Public

Health Act set out minimum standards for rental housing in the province. See the checklist on pages 18 and 19 for the minimum standards. These do not apply to hotels and motels, or to a building occupied solely by its owner and his or her immediate family.

If a housing unit does not meet the standards, the tenant can complain to the local *Board of Health*. The Board will then investigate the situation and may request the landlord to make repairs or take him to court. If a landlord is convicted of violating the standards, he may have to pay a fine of between \$50 and \$500 and also between \$5 and \$20 for every day he delays in making the repairs. If the Board of Health decides that the tenant himself is the cause of the poor condition, it may not order the landlord to fix things up.

If the premises are unfit to live in when the tenant goes to move in, he can also choose any of the general remedies mentioned previously. For example, he can move elsewhere and apply to the court for cancellation of the tenancy, for the return of money already paid, and for any additional expense caused by not being able to move in on time. He could have the premises repaired instead and apply to the court for the cost of the repairs to be returned to him, as well as for any necessary money spent as a result (example - motel room).

3. When there is a written tenancy agreement, the landlord must supply a copy of it to the tenant within 21 days of the tenant signing it.

If he does not, the tenant may withhold payment of rent until he receives a copy. However, it is important to note that the tenant still owes the landlord the rent, and must pay the full amount when he does receive his copy.

4. A landlord can take no more than the equivalent of one month's rent as a security deposit.

If a landlord is presently holding a damage deposit greater than one month's rent, the extra must be returned to the tenant. It is an offence under *The Landlord and Tenant Act, 1979* to hold a greater damage deposit, and violations may be reported to the Landlord and Tenant Advisory Board. A fine of up to \$1 000 may be imposed on any landlord violating this provision.



### While the Tenant is Living On the Premises

1. The landlord cannot significantly disturb the tenant's possession, nor affect his peaceful enjoyment of the rented premises.

If the landlord does significantly interfere with the tenant's use and enjoyment, then the tenant can apply the general remedies listed previously. One way of significantly affecting use and enjoyment is if the premises become unfit for habitation after the tenant has started living there. If the Board of Health feels that a housing unit may become injurious or dangerous to health or may hamper the prevention or suppression of disease, it may declare the unit unfit for human habitation.

If the dwelling unit is overcrowded, the Board of Health will first order that the overcrowding cease, so some of the tenants must move out. If the overcrowding continues, the Board can force all the tenants to leave. The landlord may then rent it out again in accordance with the regulations.

When the premises are condemned, a sign is posted saying the place is unfit for human habitation. The tenants will also receive written notices telling them how long they have to move out. The Board will also tell the landlord that the tenants must move out and that he must repair.

If it is the landlord's fault that the place was condemned, the tenants may sue for the losses which result. If it is the tenant's fault, then the landlord may sue for the losses he suffers.



Other disturbances of the tenant's possession and enjoyment may allow him to apply to terminate the tenancy as well. However, the disturbances have to be serious and not minor irritations.

2. The landlord cannot enter the tenant's premises except in certain circumstances.

He may enter any time if he has permission of the tenant or of an adult who is on the premises. He may also enter any time without permission if he reasonably believes that he has to, because of an emergency or because the tenant has abandoned the premises.

He may also enter to inspect, to repair, or to show buyers or new tenants the premises only if he has given proper notice to the tenant. The notice must be in writing, must be given to the tenant at least 24 hours before he wishes to enter and must name a reasonable time for entry.

A landlord who enters in any other circumstances may be sued for trespass. If he refuses to leave, the tenant may also call the police.

3. A landlord may change the locks if a key is given to the tenant as soon as the change is made.

The tenant cannot change the locks without the consent of the landlord. To change the locks without leaving the keys for the tenant is an offence and may be punished by a fine of up to \$1 000. Further, the tenant can apply to end the tenancy and sue for the resulting damages.

4. Neither the landlord nor the tenant has a duty to make repairs to the premises.

The only duty to repair is that which the landlord and tenant agree on in the tenancy agreement, or if the premises deteriorate so badly that Board of Health orders the landlord to fix them.

If the landlord promises to repair in the tenancy agreement, and won't, then the tenant will be able to sue for an injury that happens to him as a result. Also, the tenant could pay for repairs and apply to the court for a reduction in rent. Probably he could deduct the cost from the rent himself but this is not advised, for the landlord could give him notice and take other legal action to recover the arrears. If the tenant gets a court order, then the landlord can take no other action.



5. The landlord must keep the common areas of apartments reasonably clean and in reasonable repair.

He must also comply with the health standards.

6. A landlord must give a tenant at least 90 days notice of a rent increase.

Such a notice must be in writing. If it is not in writing, or if it gives less than 90 days' notice, the tenant does not have to pay it. If the increase is paid despite improper notice, the tenant can sue to have the extra money returned. If the notice is proper, and the tenant does not give notice of his intent to move out, then he will have accepted the increase and is bound to pay it.

7. The landlord must pay the tenant 6% interest on the security deposit.

This has to be paid each year unless the landlord and tenant have agreed in writing not to do so. If the interest is not being paid annually, then it must be compounded and paid at the end of the tenancy. The landlord faces a fine of up to \$1 000 for not paying in one of the two prescribed methods. The tenant may also sue for the return of the interest just as he can for the return of the security deposit (this is discussed later).

8. A new landlord who buys property already rented to a tenant has all the rights and obligations of the old landlord.

This includes the rights and obligations in regard to the security deposit. A new tenant who agrees to take over from the old tenant under his existing tenancy agreement is also bound by it. The remedies for both remain the same.

### What are the Minimum Standards?

Housing to which the regulations apply must meet a number of standards:

- roofs, walls, and windows must be waterproof, wind-proof and weatherproof;
- both outdoor and indoor stairways, porches and landings must be structurally safe;

- walls should be clean, with no major cracks or damage;
- walls and ceilings should be painted every 5 years, or when the local Board of Health thinks it is necessary;
- floors should have no splinters, major cracks or depressions, and should be able to be kept clean easily;
- there should be an available sink and toilet for residents to use;
- if the house is hooked up to public waterworks, there should be hot (115 Fahrenheit) and cold water available.
- the plumbing should have no leaks or defects;
- there should be proper ventilation in the bathroom;
- the heating system should be sufficient to allow all rooms to be at least 70 degrees Fahrenheit;
- there must be no gas stoves in a room which is used for sleeping, and there must be no gas system leakage;
- every room except the bathroom must have a window and the ceiling must be at least 7 feet high over at least half of the room.

#### When the Tenant Moves Out

1. When the landlord terminates a periodic tenancy, he must give proper notice.

If the tenant has a lease for a fixed term (one that has a fixed ending date), then the lease will say whether it merely expires or will be renewed. The lease may also provide for a method of early termination. Any early termination must then follow the requirements of the lease. Such notice should be in writing.

Proper notice to terminate a periodic tenancy must be in writing, be signed, identify the premises, and state the date on which the tenancy ends. This requirement is the same for landlords and for tenants. Proper notice by a tenant to a landlord is discussed later. Sample notices are at the back of this lesson.

2. The length of time that must be given for notice depends on the type of tenancy.

- A landlord must give a tenant who rents by the week at least one week's notice.
- A tenant who rents by the month must get at least three full tenancy month's notice. Notice must be given before the beginning of a month to end the tenancy at the end of the third month. For example, notice must be given before February 1st, in order to end the tenancy on April 30th.

If the landlord does not give the tenant enough time to be proper notice to vacate, then if the rest of the notice is proper, the notice will still end the tenancy at the end of three full months. For example, a notice given on or after February 1st will end the tenancy on May 31st, even though it says the tenancy ends April 30th.

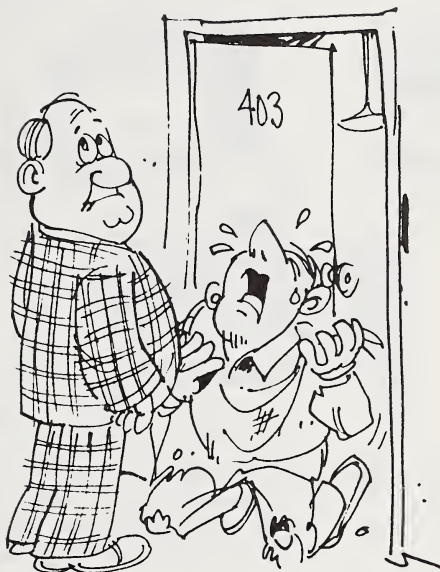
If the notice is not in writing, nor signed, nor sufficiently identifies the premises, then it is not enforceable.

- In certain cases, a landlord can give 14 days' notice. These are discussed later under landlords' remedies.

3. There are a number of reasons a landlord can NOT use to terminate a residential tenancy.

No landlord can terminate a residential tenancy for the reason that the tenant applied or filed a statement, made a complaint, assisted in an investigation, or gave evidence under the *Landlord and Tenant Act, 1979*. If a tenant thinks the tenancy is being ended for one of these reasons, he should contact the nearest Landlord and Tenant Advisory Board, or the local office of Consumer and Corporate Affairs.

The landlord may end the tenancy for any other reason, providing he has given proper notice.



4. Any notice by either a landlord or by a tenant must be served on the other **PERSONALLY** or by **REGISTERED** or **CERTIFIED MAIL**.

Landlords may mail the notice to the premises rented by the tenant, or may give it to any adult who lives with the tenant or if he cannot serve the notice in these manners, may post it in a conspicuous place on the rented premises. The tenant may serve notice to the address where rent is paid. Either a landlord or a tenant can have notice given at a different address if he notifies the other in **writing** of this address.

5. **Abandoned property.** Often goods are left abandoned on the premises when a tenant moves out.

This creates an awkward situation for the landlord because he often does not know whether the tenant will return for the goods.

The landlord may dispose of the goods if he reasonably believes that they have a total value of less than \$300. He may also dispose of goods which he reasonably believes to have a total value greater than \$300 if one of the following applies:

- The goods are perishable — that means that if the landlord reasonably believes that storing the goods would be unsafe, unsanitary, or cause them to rapidly lose their value.

- If he reasonably believes that the cost of removing, storing, or selling the goods will be more than what they can be sold for, he may sell them for whatever he can get.

If the above do not apply, then the landlord must store or arrange for the storage of the goods on the tenant's behalf for a period of 60 days. If the tenant claims the goods during that period, the landlord must give him the goods. However, the landlord does not have to surrender the goods until the tenant pays the landlord costs of removing and storing the goods.

This also applies in the case where someone other than the tenant has a legal claim on the goods. For example, if the tenant abandons a television which he still owes money on, the dealer can approach the landlord and regain possession of the set. Of course the landlord can insist that the dealer pay the costs of removal and storage of the television.

If there is no claim made during the 60 day period, the landlord may dispose of the goods by sale at a public auction. He may only sell them privately if he has permission of the court or if no bid is received at the public auction.

If the landlord sells ANY abandoned goods, he can use the money to pay for his costs of removing, storing, and selling them. He may also use this money to pay for any judgement he has against the tenant.

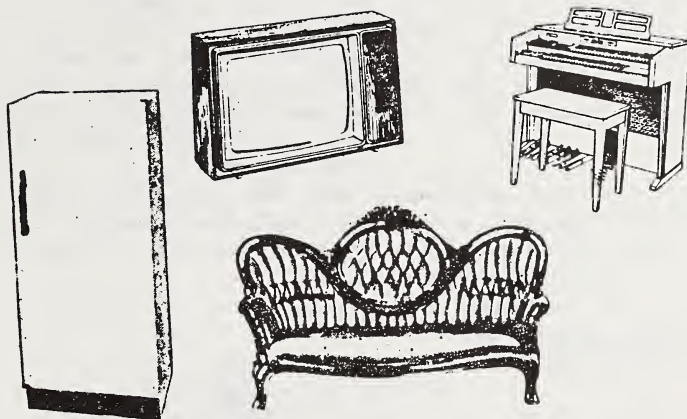
Any money that is left over MUST be paid to the Provincial Treasurer. The Treasurer will hold the money for the tenant for one year. If the tenant does not make a claim in that year, he loses his right to the money which then goes into the General Revenue Fund of the province.

The landlord and anyone who is involved in removing, storing or selling abandoned goods, or the person who buys such goods, are protected from being sued by the tenant.

The person who buys such goods acquires the tenant's interest, and the tenant's interest is extinguished. However, the buyer is subject to all interests in the goods held by persons other than the tenant.

**Note:** These rules apply to abandoned property, not property legally seized by the landlord.





6. The tenancy is broken when the tenant has abandoned the premises or done something that makes the landlord reasonably believe that the tenant refuted the tenancy agreement.

This is called a repudiation of the tenancy agreement. In all cases, this serves notice by the tenant that he wishes the tenancy to end.

It should be noted that the landlord may sue the tenant for recovery of any loss that he has suffered due to this action by the tenant. The landlord can choose the date at which the notice will be effective. For example, he can accept it as effective immediately or he can wait until the end of the month.

No matter which date he chooses, the landlord must act to mitigate his damages. This means that he must try to minimize the loss he suffers because of the abandonment. The best way is to re-rent the premises to a new tenant as soon as possible.

- If the landlord chooses to accept the repudiation as effective immediately, he can sue the tenant for losses caused by the tenant before the repudiation and for losses resulting from the loss of the benefit of the tenancy agreement. These damages for loss of benefit may be claimed until the date the new tenant moves in if the premises have been re-rented, or, if the premises have not been re-rented, until the earliest termination date allowed under *The Landlord and Tenant Act, 1979* (see the section on notice of termination by tenant). The landlord can claim for losses only until the time the premises are rented again or the notice of termination takes effect, whichever occurs first.



- The landlord may refuse to accept the repudiation as notice effective immediately. In such cases, the repudiation serves as notice effective in the earliest date allowed under the Act (see the section on notice of termination by tenant). In cases such as these, the tenant is still bound by the lease until the notice period is up or until the premises are re-let, whichever occurs first. The old tenant is still liable for rent until one or the other occurs. Remember, the landlord must always try to minimize his losses.

## THE SECURITY DEPOSIT



1. Where the landlord holds a security deposit, he must act within ten days from the time the tenancy ends.
  - If there is no damage, the landlord must return the full deposit including interest, to the tenant within the 10 day period.
  - If there is damage and the cost of repairing that damage can be figured out within the 10 days, the landlord may deduct the amount necessary from the deposit. The deduction must meet the conditions agreed to by the tenant. The conditions that allow the landlord to make deductions are usually set out in the tenancy agreement. The landlord cannot make a deduction for normal wear and tear.

The landlord must still refund the part of the damage deposit not deducted. He must also give the tenant a **statement of account** showing the deductions made from the damage deposit. Both the balance of the deposit and the statement of account must be given to the tenant within the 10 day period.

- Sometimes it will be impossible for the landlord to give an accounting of the damages within 10 days. In such a case, the landlord must give the tenant a written statement estimating the cost of repairs and refund any part of the deposit that he does not think he will need. Both must be given to the tenant within 10 days. Within 30 days of the tenancy ending, the landlord must deliver a final statement of account and final refund of any part of the damage deposit that was not used.

#### Some Common Problems with the Security Deposit

1. A dispute over what damage was done by the tenant, and what damage already existed.

The solution of this problem is an **Accommodation Inspection Report** (see Form at the back of this lesson). This form can be obtained from the Landlord and Tenant Advisory Board (see address on page 35). This form has BEFORE and AFTER sections. When the tenant moved in, he and his landlord should have inspected the premises and filled out the BEFORE part of the form. When the tenant moves out, the same procedure should be followed. There should then be an accurate record of the damage that occurred during the tenancy.

If either the landlord or the tenant refuses to co-operate, the other party should obtain the services of a friend or relative, and check the apartment over with them and fill out the form. There will then be a witness as to the condition of the apartment when the tenant moved in and when he moved out.

If the landlord and tenant cannot agree on the amount of damage done, the Landlord and Tenant Advisory Board will attempt to help the parties reach an agreement. However, the Board has no power to force anyone to co-operate.

2. A dispute over what deductions the landlord is allowed to make.

The tenancy agreement should specify what deductions a landlord can make. Thus, only these specific deductions can be made. For example, the

agreement could say that deductions will be allowed for damage or cleaning or for rent owing — it depends on the agreement. No deductions can be made for normal wear and tear.

### 3. Using the damage deposit for rent or rent owing.

Even if the tenancy agreement doesn't say that the landlord can deduct from the security deposit for rent owing, it is impossible to stop him from doing so.

If the tenant sues the landlord to have the security deposit returned, the landlord will probably reply with a claim for the amount of rent the tenant owes him. The amount will be taken into consideration by the court.

A tenant cannot refuse to pay his last month's rent, simply because the landlord has a security deposit. Indeed, a landlord is foolish if he agrees to let the tenant use the security deposit to pay the last month's rent. If he allows this to happen, he has no protection against damage done to the apartment in the last month of the tenancy. Instead of simply taking the cost of repairs out of the damage deposit, he would then have to sue the tenant.

### 4. A dispute over interest on the damage deposit.

The landlord must pay at least 6 per cent interest on the security deposit annually.

He and the tenant can agree to a higher interest rate but not a lower one. The landlord can keep any interest above that which he must pay to the tenant. The interest must be paid each year, unless the landlord and tenant agree to delay payment to the end of the tenancy. In the event, the interest is to be compounded.

## And Some Remedies Available to the Tenant

If the tenant is having difficulty obtaining his damage deposit back, there are several things he can do. The first is to go to the *Landlord and Tenant Advisory Board*. They will contact the landlord and try to reach an agreement. If necessary, they may also ask the landlord and tenant to attend a hearing where the dispute will be heard. Although they cannot force the landlord to return the deposit, most landlords abide by the Board's decisions. If there is no Landlord and Tenant Advisory Board in the area, the tenant may contact the nearest regional office of *Alberta Consumer and Corporate Affairs*.

If the landlord still refuses to pay up, the tenant may sue him. This will be discussed in the section on Court Applications and Small Claims Procedure.

If the landlord does not return the damage deposit and interest, in accordance with the procedure set out above, he is in violation of the *Landlord and Tenant Act, 1979*. He is liable for a fine of up to \$1 000 for not complying. This will not help the tenant get his money back but is merely a penalty against the landlord.

## TENANTS' OBLIGATIONS AND LANDLORDS' REMEDIES

### 1. The tenant must abide by the tenancy agreement

As we said in the section on tenancy agreements, the agreement is a contract and both parties are bound by its terms. If the tenant does not live up to the obligations that he has under the agreement, the landlord has certain legal remedies which he can use. The remedy available depends on what sort of breach the tenant has committed and what sort of damage the landlord suffers.

### 2. If the tenant is behind in his rent payments, there are several remedies the landlord can use.

- Apply to court. This allows the landlord to sue the tenant for the rent the tenant owes.
- Seize property. The landlord can also seize property belonging to the tenant if he does not pay his rent. The seizure must be through the sheriff's office.

### 3. If the tenant fails to live up to other parts of the agreement the landlord may sue him for any losses the landlord suffers because of the tenant's action.

For example, the tenancy agreement may require the tenant to make repairs to the premises. If the tenant does not make the repairs, the landlord can hire someone else to do them and sue the tenant for the money that the repairs cost.

### 4. If the tenant does not move out when he is supposed to, there are several remedies open to the landlord.

- He can let the tenant stay and simply apply to court for the damages. The court would then order the tenant to keep paying rent. The court might also order the tenant to pay for losses



suffered by the landlord. Such losses for example, include damages the landlord owes to a new tenant who can't move in because the old tenant has not moved out.

- The landlord may not want an overholding tenant to stay. The landlord may apply to court for an order for possession (often called an eviction order). The landlord's application may include a request for arrears in rent. The procedure for evicting a tenant will be set out in detail in the section on Court Applications and Small Claims Procedures.

5. If the tenant breaches the tenancy agreement in numerous ways and the total effect of these breaches is serious, the landlord may terminate the tenancy because of a "substantial" breach.

The landlord only has to give 14 days' notice to terminate for a substantial breach. The landlord must state the reason in the notice to vacate if he is only giving 14 days' notice. If the tenant objects, the notice is not effective. This will all be explained in the section on Court Applications and Procedures.

6. The Landlord and Tenant Act, 1979 imposes several obligations on the tenant.

All of the obligations set out in the Act apply, no matter what the tenancy agreement says.

(Remember that failure to comply with any one of them gives the landlord the right to evict on 14 days' notice.)

- The tenant will not do anything illegal on the premises.
- The tenant will not do anything which significantly interferes with the rights of the landlord and other tenants.
- The tenant will not do anything dangerous to persons or property on the premises.
- The tenant will not do or allow significant damage to be done to the property.
- The tenant will keep the premises reasonably clean.

- The tenant will move out at the end of the tenancy.
- The tenant will pay his rent when due.

If a tenant is in arrears and the landlord serves him with notice to vacate in 14 days, the tenant need only pay his rent and the notice is no longer effective. However, the tenant would probably be wise to serve the landlord with a written notice of objection after the rent is paid stating that the tenant has paid up.

7. Violation of the obligations in the Act could also constitute a substantial breach.

This means that the landlord can evict the tenant on 14 days' notice or can apply for a court order to evict the tenant even sooner. If a landlord wishes to evict for a substantial breach, on 14 days' notice, he must state a reason for the eviction in his notice to the tenant.

If the tenant receives such a notice and does not agree, he can serve a written notice of objection on the landlord. The notice of objection must state why the tenant objects.

Once the notice of objection has been served, the notice of eviction is not effective. The landlord can either serve a new notice to vacate and wait the three months ordinarily required or he may apply to court for an order for termination of the tenancy. The section on Court Applications and Small Claims Procedure will explain the procedure in greater detail.

## COURT APPLICATIONS AND SMALL CLAIMS PROCEDURES

*The Landlord and Tenant Act, 1979* states that two different courts can give most of the legal remedies set out in the Act. They are the Provincial Court, which we will refer to as Small Claims Court and the Court of Queen's Bench. Both have equal authority under the Act and the party seeking the remedy may apply to either one. However, it is more complicated and expensive to apply to the Court of Queen's Bench. A lawyer is generally required in the Court of Queen's Bench.

We will concern ourselves with procedure in Small Claims Court. It is relatively cheap and simple to apply to Small Claims Court. Also, one can easily go to Small Claims Court without a lawyer, although a lawyer can be hired if one wishes.



## Court Actions by Tenants

1. Action in Small Claims Court by the tenant for return of the damage deposit.

A tenant can usually sue for the return of the damage deposit and interest in Small Claims Court. The tenant cannot sue in Small Claims Court if the total amount of money he seeks is over \$1 000. Information and the forms required may be obtained from the Small Claims Court Clerk's office. It costs \$4 to sue in Small Claims Court.

The basic procedure is that the tenant completes the necessary forms, takes them to the Clerk and receives further instructions as to the procedure for service on the landlord. Once the documents are served in the proper manner, the tenant would be wise to return to the Clerk's office and swear an affidavit of service.

Once the documents have been served, the landlord must decide what he wishes to do. If he does not dispute the tenant's claim, he should pay the tenant. If he disputes the claim he is to file what is called a dispute notice with the Clerk of Small Claims Court. The Clerk will then set a date for the trial and advise the tenant of that date.

At the trial both parties should make sure all of the evidence that they require is there. This includes any witnesses that might be required. The tenant will speak first, followed by the landlord. Usually the judge and clerk are helpful and the procedure in the court is quite relaxed.

If one has a case before the court, it is a good idea to go to the court and observe some trials before yours occurs. This will give you an idea of how the system works. It is also recommended that you read *Small Claims Court* by James B. Rodney. This small book is available at any bookstore, is easy to read and is extremely helpful.

2. Actions for damages for breach of the tenancy agreement, or not being able to move in on time.

The landlord is obligated to live up to the tenancy agreement to make sure that the tenant can move in on the agreed-upon date. If the tenant suffers a loss because the landlord fails to live up to these obligations, he may sue the landlord for these losses. For example, if the tenancy agreement requires the landlord to make repairs which he does not make, the

tenant may hire someone to make the repairs and sue the landlord for the cost. If the tenant cannot move in on time, he can sue the landlord for the cost of staying in a motel. The procedure is the same as that specified in the sections on actions for recovery of damage deposits.

### Court Applications by Landlords

1. An order for disposal of abandoned goods.

If goods are abandoned, not perishable, and worth over \$300 the landlord may only sell them privately if he has permission of the court. To obtain this permission, he must file a notice of motion with the Clerk's office. The Clerk will then set a date for him to go to court to tell the judge why he wishes to sell the goods privately.

If the judge agrees, he will grant an order allowing the landlord to make the sale. More information can be obtained from the Clerk of Small Claims Court or the Landlord and Tenant Advisory Board.

2. Suing for damages for breach of the tenancy agreement.

The tenant must live up to the tenancy agreement, as must the landlord. If the landlord suffers a loss because of the tenant breaching the agreement, he may recover that loss from the tenant. The procedure for suing in Small Claims Court is exactly the same. See the section on action for recovery of damage deposits.

3. Suing for recovery of rent owing.

If the tenant is in arrears, the landlord may sue in Court to recover. The procedure is the same as that explained under recovering damage deposits.

4. Applying for an order to allow seizure of the tenant's property when the rent is late.

There is a procedure that lets a landlord seize the tenant's property if the rent is late. The landlord must follow a specified procedure exactly. The landlord must send the Sheriff:

- a distress warrant,
- a letter of instruction,
- four copies of a notice of seizure,

- a notice of objection with the tenant's name filled in, and
- a stamped envelope addressed to the Sheriff.

The Sheriff will then go to the tenant's door and seize the property. The Sheriff will not take the goods away, but will post signs stating that the goods have been seized and cannot be removed. The Sheriff will also give the tenant a copy of the notice of seizure and a notice of objection.

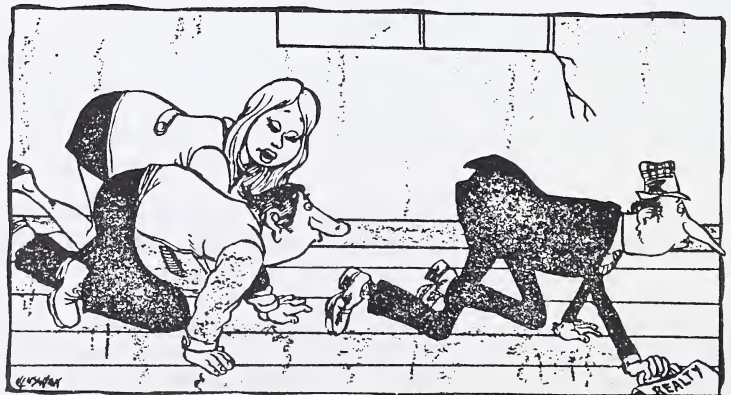
If the tenant objects, he has two weeks to mail his notice of objection. If the tenant mails his objection, a hearing will be held. A judge will then decide who gets what property.

If the tenant does not object, the goods may be sold to pay for the debt. Once the property has been seized, the tenant no longer has any control over it and cannot do anything with it.

Only certain property can be seized. The property must be:

- on the premises,
- owned by the tenant (goods he has not finished paying for cannot normally be seized), and
- a non-necessary item (things like cooking utensils, fridges and stoves cannot normally be seized).

**IMPORTANT:** A tenant should get legal advice immediately if the Sheriff comes to his door.



ASK HIM ABOUT THE FOUNDATIONS!

## Eviction of the Tenant

1. The landlord always has the right to terminate a month-to-month tenancy.

The normal procedure for termination is for the landlord to give the tenant 3 months' notice in writing. If this procedure is followed, the landlord does not have to give a reason.

2. The Landlord and Tenant Act, 1979 also provides for a method for the landlord to evict on 14 days' notice, and in some cases, even less.

The landlord may attempt to evict on 14 days' notice for any of the reasons listed on page 28 and for arrears in rent. If the landlord wishes to evict on 14 days' notice, he must state the reason and the date that the premises must be vacated by on the notice to vacate.

If the tenant does not agree with the reason, or objects in any other way to the eviction on 14 days' notice, he may serve a notice of objection on the landlord. The effect of serving this form is that the notice to vacate is ineffective. Therefore, the tenant need not leave. The landlord must take further court action.

3. The landlord must proceed to court if the tenant has objected to the eviction.

The landlord must apply to court for an order of termination. The tenant will be given notice of the court hearing and will be given a chance to present his side of the story.

4. If the tenant is destroying the place ...

... then the landlord can apply to court in the manner outlined above. A hearing can be held on as little as 3 days' notice to the tenant. By following this procedure, the landlord can get an order for possession very quickly. However, such an order will only be granted if the conduct of the tenant is severely damaging the premises or poses a danger to other tenants.

5. If a tenant refuses to leave when he is supposed to, the landlord can take steps to have him removed.

The landlord cannot throw the tenant out. He must go to court and get an order for possession. This

is done by preparing an **originating notice of motion**. This must be accompanied by an affidavit stating:

- the terms of the tenancy,
- proof that the tenancy has expired,
- the reason why the tenancy has ended,
- the fact that the tenant has not left, and
- any other relevant information.

The notice of motion can also include a claim for arrears in rent. If it does, then the affidavit should contain information on how long the rent is overdue. Also, the kind of use made of the premises should be included.

The landlord should then take these documents to the Clerk of the Court. A copy must also be served on the tenant.

The application will then be heard in court. If the landlord has not given proper notice, or if the reason for the eviction relates to a violation of the rent controls, the order for possession will not be granted.

6. If an order for possession is granted, then the landlord must serve it on the tenant.

If the tenant still does not move out, the landlord can file another affidavit, stating that the tenant has not moved out. Then the landlord can get the Sheriff to remove the tenant — by force if necessary.

7. The procedure for eviction for a substantial breach is almost the same — the landlord can evict on 14 days' notice.

However, if the tenant files a notice of objection, then the notice of termination is not effective. If the tenant objects, the landlord must go through the procedure previously set out and apply to court for an order for termination. The tenant will get a chance to present his side at the hearing.

8. In general, if a landlord wishes to evict, or if a tenant is faced with eviction, both should obtain legal advice.



## SEEKING ASSISTANCE

## Landlord and Tenant Advisory Board

**Banff**

c/o Banff Social Planning  
Council  
Olympic Building, P.O. Box 1835  
Banff, Alberta. TOL OCO  
Phone: 762-4426

**Jasper**

c/o School Board Office  
303 Pyramid Avenue  
Box 1557  
Jasper, Alberta  
Phone: 852-3356

**Calgary**

229 - 7th Avenue, S.E.  
Calgary, Alberta. T2G OH8  
Phone: 268-2341

**Lethbridge**

Yates Centre, 4th Avenue &  
10th St. S.  
Lethbridge, Alberta. T1J 1P6  
Phone: 329-0636

**Canmore**

Box 347, Canmore, Alberta  
Phone: 678-4321

**Medicine Hat**

City Hall, Medicine Hat,  
Alberta  
Phone: 527-3632

**Edmonton**

10237 - 98 Street, Musial  
Building  
Edmonton, Alberta. T5J OM7  
Phone: 426-4951

**Red Deer**

Suite 6, 4809A - 48th Avenue  
Red Deer, Alberta  
Phone: 343-0410

**Fort McMurray**

c/o AID Office (P.S.S.)  
9924 MacDonald Avenue  
Fort McMurray, Alberta  
Phone: 743-5000

**Hinton**

Box 818, Civic Building  
Hinton, Alberta. TOE 1B0  
Phone: 865-2217

## Alberta Consumer and Corporate Affairs

**Calgary**

Centre 70  
7015 MacLeod Trail, S.W.  
Calgary, Alberta  
Phone: 261-6107

**Lethbridge**

No. 501 Professional Building  
740 - 4th Avenue, South  
Lethbridge, Alberta  
T1J ON8  
Phone: 329-5360

**Edmonton**

3rd Floor  
Capilano Centre  
9945 - 50 Street  
Edmonton, Alberta  
T6A 3X5  
Phone: 427-5782

**Peace River**

2nd Floor - Provincial Building  
9621 - 96 Avenue  
Peace River, Alberta  
TOH 2X0  
Phone: 624-6214

**Fort McMurray**

9809 Main Street  
Fort McMurray, Alberta  
T9H 1T7  
Phone: 743-7231

**Red Deer**

Box 5002  
4920 - 51 Street  
Red Deer, Alberta. T4N 6K8  
Phone: 343-5241

## SAMPLE COPIES OF RELEVANT FORMS

The following forms are available from the *Landlord and Tenant Advisory Board*. See page 35 for addresses.

## 1. Notice to Landlord (To vacate)

<h2 style="margin: 0;">NOTICE TO LANDLORD</h2> <h3 style="margin: 0;">(TO VACATE)</h3>	
<div style="border-bottom: 1px solid black; margin-bottom: 5px;">(NAME OF LANDLORD/AGENT)</div> <div style="border-bottom: 1px solid black; margin-bottom: 5px;">(ADDRESS)</div> <div style="border-bottom: 1px solid black; margin-bottom: 5px;"></div> <div style="display: flex; justify-content: space-between;"> <span>Res. <span style="border-bottom: 1px solid black;">(TELEPHONE)</span></span> <span>Bus. <span style="border-bottom: 1px solid black;">(TELEPHONE)</span></span> </div>	<div style="text-align: right; font-size: small; margin-bottom: 5px;">PLEASE PRINT</div> <div style="border-bottom: 1px solid black; margin-bottom: 5px;">(NAME OF TENANT)</div> <div style="border-bottom: 1px solid black; margin-bottom: 5px;">(ADDRESS)</div> <div style="border-bottom: 1px solid black; margin-bottom: 5px;"></div> <div style="display: flex; justify-content: space-between;"> <span>Res. <span style="border-bottom: 1px solid black;">(TELEPHONE)</span></span> <span>Bus. <span style="border-bottom: 1px solid black;">(TELEPHONE)</span></span> </div>
<p style="text-align: center;">I hereby give you notice that I am giving up possession of the premises            ..... which I hold            (Identify the premises)            of you as tenant, on the ..... day of ....., 19....</p> <p style="text-align: center;">DATED this ..... day of ....., 19 ....</p> <p style="text-align: center;">.....            (Signature of Tenant)</p> <p>If this notice is not served upon you in sufficient time to give the period of notice required by section 5, 6 or 7, as the case may be, of The Landlord and Tenant Act, 1979, I will give up possession of the above premises on the following date:</p> <p>(a) in the case of a weekly tenancy, on the last day of the first complete tenancy week (as defined in section 5 (2) of The Landlord and Tenant Act, 1979) following the date on which this notice is served;</p> <p>(b) in the case of a monthly tenancy, on the last day of the first complete tenancy month (as defined in section 6 (2) of The Landlord and Tenant Act, 1979) following the date on which this notice is served;</p> <p>(c) in the case of a yearly tenancy, 60 days from the date on which this notice is served if this notice is served before the end of the tenancy year (as defined in section 7 (2) of The Landlord and Tenant Act, 1979).</p> <p style="text-align: center; font-size: small;">FOR FURTHER INFORMATION PLEASE CONTACT YOUR NEAREST LANDLORD AND TENANT ADVISORY BOARD.</p> <p style="text-align: center; font-size: small;">THIS NOTICE SHOULD BE FILLED OUT IN DUPLICATE, ONE COPY TO BE RETAINED BY THE TENANT.</p>	

2. Notice to a Residential Tenant (to vacate)

14 DAY NOTICE TO A RESIDENTIAL TENANT (TO VACATE)	
PLEASE PRINT	
TO: _____ (NAME OF TENANT)	_____ (NAME OF LANDLORD/AGENT)
_____ (ADDRESS)	_____ (ADDRESS)
_____ Res. _____ Bus _____ (TELEPHONE)	_____ Res. _____ Bus _____ (TELEPHONE)

I hereby give you notice to deliver up possession of the premises

.....

(Identify the premises)

which you hold of me as tenant, on the ..... day of

....., 19...., for the following reasons:

.....

.....

.....

DATED this ..... day of ....., 19....

.....

(Landlord)

FOR FURTHER INFORMATION PLEASE CONTACT YOUR  
NEAREST LANDLORD AND TENANT ADVISORY BOARD.

THIS NOTICE SHOULD BE FILLED OUT IN DUPLICATE,  
ONE COPY TO BE RETAINED BY THE TENANT.

(Please Turn Over)

<h2 style="margin: 0;">ACCOMMODATION INSPECTION REPORT</h2>				
NAME OF LANDLORD OR AGENT _____		NAME OF TENANT(S) _____		
ADDRESS _____		ADDRESS OF RENTAL UNIT IN QUESTION _____		
PHONE RES _____ NUMBER BUS _____		PHONE RES _____ NUMBER BUS _____		
KEY(S) FOR RENTAL UNIT ISSUED _____		KEY(S) FOR MAILBOX ISSUED _____		
KEY(S) FOR RENTAL UNIT RETURNED _____		KEY(S) FOR MAILBOX RETURNED _____		
SECURITY DEPOSIT COLLECTED \$ _____		DATE OCCUPIED _____		
SECURITY DEPOSIT RETURNED \$ _____		DATE VACATED _____		
COLLECTED \$ _____ RETURNED \$ _____ PLUS INTEREST 6% \$ _____ SUB TOTAL \$ _____ LESS ESTIMATED COST OF DAMAGES \$ _____ RETURNED TO TENANT/LANDLORD _____		FORWARDING ADDRESS _____ _____ _____ NEW PHONE RES _____ NUMBER BUS _____		
<b>IMPORTANT</b> COMPLETE THIS FORM IN DUPLICATE. IT IS IN THE INTERESTS OF BOTH THE LANDLORD AND THE TENANT TO ASSURE THAT THIS IS DONE CORRECTLY. THIS FORM IS TO PROVIDE AN ACCURATE RECORD OF CONDITION OF RENTED PROPERTY FROM THE DATE TENANCY BEGINS UNTIL TERMINATION. THE TENANT OR LANDLORD IS GIVEN THREE DAYS FROM DATE OF OCCUPANCY TO COMPLETE THIS FORM WHICH SHOULD BE SIGNED BY BOTH THE TENANT AND THE LANDLORD OR AUTHORIZED AGENT. EACH PARTY SHOULD RETAIN ONE COPY AS A PERMANENT RECORD.				
	OK	IN (DESCRIBE CONDITIONS)	OK	OUT (DESCRIBE CONDITIONS)
KITCHEN:				
STOVE				
FRIDGE				
SINK				
CUPBOARDS				
COUNTER TOP				
WALLS				
FLOOR				
CEILING				
ELECTRICAL FIXTURES				
OTHER:				
LIVING ROOM:				
FURNITURE				
DRAPES				
WALLS				
FLOOR/CARPET				
CEILING				
ELECTRICAL FIXTURES				
OTHER:				
MASTER BEDROOM:				
FURNITURE				
DRAPES/WALLS				
CLOSETS				

	OK	IN (DESCRIBE CONDITIONS)	OK	OUT (DESCRIBE CONDITIONS)
MASTER BEDROOM cont'd.				
FLOOR/CARPET				
CEILING				
ELECTRICAL FIXTURES				
OTHER:				
2ND BEDROOM:				
FURNITURE FIXTURES				
DRAPES/WALLS				
CLOSETS				
FLOOR/CARPET				
CEILING				
ELECTRICAL FIXTURES				
OTHER:				
BATHROOM:				
CEILING				
WALLS/TRIM				
FLOOR				
SINK/VANITY				
BATHTUB/SHOWER				
TOILET				
ELECTRICAL FIXTURES				
OTHER:				
BASEMENT:				
STAIR/STAIRWELL				
WALLS/FLOOR				
PLUMBING				
FURNACE/WATERTANK				
OTHER:				
GENERAL:				
WINDOWS/SCREENS				
BALCONY/YARD				
GARAGE/PARKING				
OTHER				
YARD SPACE:				
NOTES				
TENANT'S SIGNATURE _____		TENANT'S SIGNATURE _____		
LANDLORD'S (AGENT'S) SIGNATURE _____		LANDLORD'S (AGENT'S) SIGNATURE _____		
DATE _____		DATE _____		



## 4. Notice to Tenant of Rental Increase

<h2 style="margin: 0;"><u>NOTICE TO TENANT OF RENTAL INCREASE</u></h2>							
<p>TO. _____                     (NAME OF TENANT)</p> <p>_____                     (ADDRESS)</p> <p>_____                     (ADDRESS)</p> <p>Res. _____ Bus. _____                     (TELEPHONE)</p>	<p>PLEASE PRINT</p> <p>_____                     (NAME OF LANDLORD/AGENT)</p> <p>_____                     (ADDRESS)</p> <p>_____                     (ADDRESS)</p> <p>Res. _____ Bus. _____                     (TELEPHONE)</p>						
<p style="text-align: right;">(show exact address, suite number, etc )</p> <p>I HEREBY GIVE YOU NOTICE OF A RENTAL INCREASE FOR THE FOLLOWING PREMISES: </p> <p>_____</p> <p>_____</p> <p>_____</p>							
<p>FROM THE PRESENT RENT AMOUNT OF:      \$ _____</p> <p>TO THE NEW RENT AMOUNT OF:                \$ _____</p>							
<p style="text-align: right;">(give exact starting date and year)</p> <p>THIS NEW RENT TO BE EFFECTIVE </p> <p>_____</p> <p>_____</p>							
<table border="1" style="width: 100%; border-collapse: collapse;"><tr><td style="width: 30%;">DATED THIS</td><td style="width: 30%;">DAY OF</td><td style="width: 40%; text-align: right;">19</td></tr><tr><td colspan="3" style="padding: 5px;">SIGNATURE OF LANDLORD/AGENT: _____</td></tr></table>		DATED THIS	DAY OF	19	SIGNATURE OF LANDLORD/AGENT: _____		
DATED THIS	DAY OF	19					
SIGNATURE OF LANDLORD/AGENT: _____							
<p><u>FOR INFORMATION ONLY:</u></p> <p>THE ALBERTA LANDLORD AND TENANT ACT, 1979 REQUIRES AT LEAST 90 DAYS NOTICE IN WRITING FOR RENTAL INCREASE.</p> <p style="text-align: center;">(TO BE FILLED OUT IN DUPLICATE)</p>							

## A General Summary

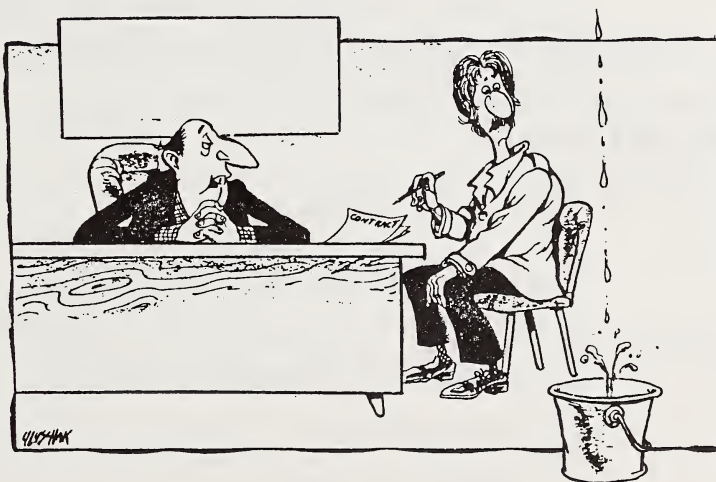
This information was prepared as a general summary of the law as it relates to landlords and tenants, and is not meant as an authoritative statement of the law as it exists or existed.

## Additional Copies

Additional copies of the handbook on which this lesson is based may be obtained free of charge by contacting:

Student Legal Services of Edmonton  
114 Law Centre  
University of Alberta  
Edmonton, Alberta. T6G 2H5  
Phone: (403) 432-2226.

The permission granted by Student Legal Services of Edmonton to use the handbook is acknowledged.



## JUDGING HOUSING

You cannot take all the guesswork out of house hunting. No matter how carefully you investigate beforehand, there are bound to be some surprises, good and bad, after you move into an apartment, etc. The following checklist might help you judge and compare different living quarters to find the best home for you.

## Checklist

## - Building and Grounds

- ☐ attractive, well-constructed building
- ☐ good maintenance and upkeep
- ☐ clean, well-lighted and uncluttered halls, entrances, stairs
- ☐ reliable building management
- ☐ attractive landscaping with adequate outdoor space for tenants
- ☐ locked entrances, protected from outsiders (apartments)
- ☐ clean attractive lobby (apartments)

## - Services and Facilities

- ☐ laundry equipment
- ☐ parking space (indoor or outdoor)
- ☐ convenient trash collection and disposal
- ☐ adequate fire escapes
- ☐ storage lockers
- ☐ locked mail boxes
- ☐ elevators (high rise apartments)
- ☐ person available for emergency repairs
- ☐ extras - window washing, decorating, etc.

### - Living Space

- ☐ adequate room size
- ☐ convenient floor plan
- ☐ suitable wall space for furniture
- ☐ soundproof
- ☐ attractive decorating and fixtures
- ☐ well-fitted doors, casings, cabinets and built-ins
- ☐ easy cleaning and maintenance
- ☐ attractive, easy-to-clean floors
- ☐ furnished appliances in good condition
- ☐ pleasant views
- ☐ windows located to provide enough air, light and ventilation
- ☐ agreeable size, type and placement of windows
- ☐ windows with blinds, shades, screens and storm windows
- ☐ clean, effective heating, thermostatically controlled
- ☐ up-to-date wiring
- ☐ conveniently placed electrical outlets
- ☐ extras - airconditioning, carpeting, dishwasher, fireplace, patio, etc.





## EXERCISE 1: Multiple Choice

Select the best possible answer and place the appropriate letter in the space to the left of each question.

- \_\_\_\_\_ 1. One can find rental housing by
- a. reading classified ads.
  - b. advertising one's needs in the paper.
  - c. looking for rental signs in neighborhoods one likes.
  - d. contacting a real estate agent.
  - e. all of the above.
- \_\_\_\_\_ 2. Renters are mainly concerned about which of the following when looking for rental accommodation?
- a. the neighborhood
  - b. the appearance of the property
  - c. the size and location of the rooms
  - d. nearness to schools, churches, shopping centers and recreational facilities
  - e. all of the above
- \_\_\_\_\_ 3. One may want to rent when
- a. one cannot estimate one's future housing needs.
  - b. one expects to move soon and/or frequently.
  - c. one does not have enough money for the down payment.
  - d. one does not want the responsibility of homeownership.
  - e. all of the above.
- \_\_\_\_\_ 4. This form of rental accommodation offers little or no private yard space and limited storage space.
- a. apartment
  - b. town house
  - c. condominium
  - d. duplex
  - e. none of the above
- \_\_\_\_\_ 5. A(n) \_\_\_\_\_ generally provides more living space, better storage facilities and greater privacy than other types of rental housing.
- a. apartment
  - b. house
  - c. duplex
  - d. town house
  - e. condominium

- \_\_\_\_\_ 6. If a tenant is in arrears, the landlord can serve him with a notice to vacate in
- a. 3 days.
  - b. 7 days.
  - c. 14 days.
  - d. 30 days.
  - e. 60 days.

## EXERCISE 2: True and False

Carefully read each statement below and decide if it is true or false. If the statement is true, place a T on the short blank before the statement. If it is false, place an F on the short blank. Correct all false statements by changing only the highlighted portion.

- \_\_\_\_\_ 1. A landlord must give a tenant at least *30 days* notice for a rent increase.
- 
- \_\_\_\_\_ 2. No deductions can be made *from the security* deposit for normal wear and tear of the rental housing.
- 
- \_\_\_\_\_ 3. The landlord must pay at least *10 per cent* interest on the security deposit annually.
- 
- \_\_\_\_\_ 4. The *duplex* requires the least amount of responsibility for the tenant.
- 
- \_\_\_\_\_ 5. Most landlords require a damage deposit *instead of* the first month's rent.
- 
- \_\_\_\_\_ 6. A landlord *cannot discriminate* against his tenants on the grounds of race, religion, color, sex, age, marital status and ancestry.
- 
- \_\_\_\_\_ 7. The landlord of an apartment is usually responsible for *maintenance, heating, upkeep of the yard and repairs.*
-

\_\_\_\_\_ 8. Whoever signs the tenancy agreement is responsible *for paying the rent.*

\_\_\_\_\_

\_\_\_\_\_ 9. Where there is a written tenancy agreement, the landlord must supply a copy of it to the tenant within *48 hours* of the tenant signing it.

\_\_\_\_\_

### EXERCISE 3: Short Answers

1. What is a written lease?

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

2. a. What is a security deposit?

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

b. What is the maximum that can be charged for a security deposit?

\_\_\_\_\_  
\_\_\_\_\_

c. When is a security deposit returned?

\_\_\_\_\_  
\_\_\_\_\_

3. What is an Accommodation Inspection Report? When is it prepared?

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

4. What must a landlord do before he or she can enter the rental housing of a tenant?

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5. Define the term "sublet".

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6. List eight things that should be included in a written lease.

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7. Which type of accommodation requires the greatest amount of responsibility for the tenant? Why?

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In a short paragraph, discuss some of the duties and services that both the landlord and tenant should be considering when preparing the tenancy agreement (the lease). Be sure to observe the rules of spelling, sentence structure and punctuation.

This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.





**1621 Personal Living Skills 10**  
**Module D**  
Revised 10/88

**FOR STUDENT USE ONLY**

Date Module Submitted

(If label is missing  
or incorrect)

File Number

Time Spent on Module

Module Number \_\_\_\_\_

**FOR SCHOOL USE ONLY**

Assigned  
Teacher: \_\_\_\_\_

Module Grading: \_\_\_\_\_

Graded by: \_\_\_\_\_

Date Module Received:

Module Assignment  
Recorded \_\_\_\_\_

**Student's Questions  
and Comments**

**Apply Module Label Here**

Name \_\_\_\_\_

Address \_\_\_\_\_

Postal Code \_\_\_\_\_

*Please verify that preprinted label is for  
correct course and module.*

**Teacher's Comments:**

## ALBERTA CORRESPONDENCE SCHOOL

### MAILING INSTRUCTIONS FOR CORRESPONDENCE ASSIGNMENT BOOKLET

#### 1. BEFORE MAILING YOUR ASSIGNMENT BOOKLET PLEASE SEE THAT:

- (1) All assignments are completed. If not, explain why.
- (2) Your work has been re-read to ensure accuracy in spelling and details.
- (3) The booklet cover is filled out and the correct module label is attached.

#### 2. POSTAGE REGULATIONS

Do **not** enclose letters with Assignments Booklets.

**Send all letters in a separate envelope.**

#### 3. POSTAGE RATES

First Class

**Take your Assignment Booklet to the Post Office and have it weighed. Attach sufficient postage** and a green first-class sticker to the front of the envelope, and seal the envelope. Correspondence Assignment Booklets will travel faster if first-class postage is used.

Try to mail each Assignment Booklet as soon as it has been completed.

When you register for correspondence courses, you are expected to send Assignment Booklets for correction regularly. Do not send more than one Assignment Booklet in one subject at the same time.

## HOME OWNERSHIP AND INSURANCE

## HOME OWNERSHIP

The purchase of a house is normally the biggest expenditure in the lifetime of a household, and the monthly cost of a house is, for most middle and low income families, the biggest item in the budget. The allocation of the consumer dollar to housing varies according to income, family size, age, occupation, education and race.

The prospective owner devotes a great deal more time in making a selection of his house than in renting, because he anticipates using the house for a longer period of time than he ordinarily rents. He knows he wants to buy a house within a given price range in a certain location. The house can best be found through newspaper advertisements, recommendations and real estate brokers.

Despite the financial burden of ownership, there are a large number of qualitative benefits to ownership. These may be psychological, personal and social. They include the opportunity for greater individual expression, social prestige, pride in ownership, the sense of security derived, the greater possibility of a work center, better home facilities, stability to the family and development of civic interests.

Becoming a home owner is a transition for you and a major change in your lifestyle. Are you ready for home ownership?

There are many advantages of owning a home, but the hidden pitfalls and responsibilities also deserve some consideration. In broad terms, a home offers protection against inflation, financial credibility and control over your living space. Certainly, these are important advantages, but before you decide to own a home, consider carefully the following points:

1. Can you support the necessary mortgage payments with your current income and debt load, or would it be better to wait until your financial outlook is more positive?
2. Are you currently living in a rental accommodation equal or superior to the type of house that could be built for the same monthly payments?
3. Is your lifestyle in the foreseeable future geared largely toward activities conducted away from home?
4. Are you prepared to spend considerable time and money on maintenance and improvements of your house and property?

## COST OF THE HOUSE

The cost of a house is determined basically by:

1. the size of the house,
2. the type of materials used in the construction of the house,
3. climate of the area,
4. technical factors of construction governed by the local building bylaws,
5. the condition or shape of the lot.

Here are some suggestions to guide you in making decisions that will affect the price of your house.

1. *Location is usually more important than property.* It is better to build a smaller home in a better location than a larger home in a less desirable location.
2. *Good workmanship with poor materials* is preferable to good materials with poor workmanship and will probably cost less in repairs and maintenance in the long run.
3. *A low down payment is preferable* if you plan to sell the home in the near future.
4. *A shorter term loan with higher monthly payments* is preferable if you can afford it because this arrangement will reduce the total costs of your built home by one-third to one-half.
5. *A plain house with simple lines* will retain its resale value longer than a house of current, but confused architecture.
6. *A house with one thousand square feet of living area* is usually considered to be a minimum-sized house, even for two people. Your space requirement depends on whether you will be settling into your new home permanently or whether you are planning to buy another home in the future. Factors to consider are: Does each child need a separate room? How much space is needed for entertainment? Is a guest room, a study den or a sewing room necessary?

## FINANCIAL AND ECONOMIC ADVANTAGES OF OWNERSHIP

## Advantages

1. One advantage is the absence of periodic packing and moving expenses.
2. Ownership means security in old age for home owners, irrespective of the age at which a house is purchased.
3. When a family is scheduled to increase in size, a more secure way of life is necessary to accommodate changing housing needs.
4. There is always the possibility, with many houses, of converting them into multiple dwellings.
5. The credit status of an owner is greater than that of a renter.
6. Ownership provides a saving incentive, whether forced or contractual.
7. A house is a good investment in combining the interest of an equity investor and the user.

## Disadvantages

1. Many houses are sold at lower prices than when they were purchased.
2. A house is not the type of investment that is easily altered or controlled.
3. It is difficult for owners to control the neighbourhood conditions required to maintain their property valuations.

## REASONS FOR OWNING A HOME

1. Money put into a home instead of rent is a fairly safe form of investment. If you make a good choice, the property will likely increase in value and you can sell for a profit. If the property does not increase in value, this is not really important as long as you continue to live in the home.
2. Owning is a hedge against inflation. If inflation comes, the value of the property will rise. If you have a mortgage you will be paying it off in inflated dollars.

3. Buying a home encourages a family to save. A family that otherwise might be unable to save is forced to do so when the mortgage payments must be met.
4. Homeownership gives the family a feeling of security. This is especially true after the home is paid for.
5. Buying the home gives the family greater opportunity to provide a desirable environment for the children.
6. Money invested toward paying off the mortgage may be used as security for an emergency loan.
7. Homeownership is a symbol of achievement.
8. Ownership improves the family's credit rating.
9. Owning enables the family to make any alterations to the home and yard it can afford. If the family enjoys painting, decorating, yardwork and other tasks associated with caring for the home, these activities can be a diversion and at the same time increase the value of the property.

## Buying Selections

If you decide to buy a home, the type of housing you select will depend to a large extent on what is available in your area. Detached houses, either new or used are the most common type available. Condominiums and house trailers are becoming more common as an alternative method of homeownership. These were discussed in Lesson 2 of this module. You have a wide choice, particularly in urban areas.

You assume full responsibility for the house that you buy. You are responsible for the purchase price whether it means paying cash or having a mortgage and making payments. You have the regular expenses for operating the home and you pay the upkeep and repairs.

In some areas apartment ownership in co-operatives (a share of an apartment project) and condominiums (a title to a specific unit) is available. When you buy into a co-operative or condominium, you are sharing with others the responsibilities, obligations and maintenance costs.

Choice of a home is influenced by:

1. dependability of income – wage earner's occupation and place of employment,
2. attitude towards housing standards,
3. way of living, and



4. whether housing is available where a family wants it at a price it can afford to pay.

### Buying an Existing Older Home

#### - Advantages

1. The lots are landscaped.
2. The neighbourhood is established.
3. The improvements have been paid for.
4. Generally older houses are cheaper.
5. At least twice as many older houses than new houses are for sale which gives you a wider choice and better opportunity to make a good buy.

#### - Disadvantages

1. An older home entails a larger down payment.
2. An older home may mean bigger repair bills.
3. An older home may cost more to heat.
4. An older home may need extensive remodelling, repair, rehabilitation and maintenance work.
5. Many older homes are larger but have a great deal of wasted space.

### Contractor-Built Home

#### - Advantages

1. Newness is a plus factor — you are the first owner.
2. A small down payment is required and more favourable mortgage terms are generally available at lower interest rates.
3. In the early years maintenance costs are low.
4. Homes are generally built in a more compact fashion — builders make use of every square centimetre of space.
5. Homes contain all the modern conveniences.

- Disadvantages

1. Houses are built on mass production basis, no individuality in design.
2. The cost of landscaping is considerable.

Home Built to Specification

- Advantages

1. The owner can avoid compromises in existing houses.
2. The home can best satisfy individual tastes and particular needs.

- Disadvantages

1. Owner must accept the worry and responsibility involved.
2. He must be willing to spend a fair amount of time not only on the building site, but for both the construction and planning of the house, the selection of materials, the meetings with the contractors and for arranging the financing.
3. Owner must be certain that contractors and sub-contractors are reliable.
4. It is difficult to precisely fix the final construction price.
5. The cost can rise when the family makes changes or revisions and when there are unavoidable delays by the building contractor.

Important Questions to Ask When Buying a Home

Before buying a home you should ask yourself the following questions:

1. What is the maximum price you can afford? How much are taxes and assessments? Consider all the extras (e.g. appliances, utilities, insurances) you may need before determining the final cost of homeownership.
2. What is the maximum down payment and mortgage payment that suits your budget?

3. Is the location convenient to work, stores, school, library, churches, hospitals and public transportation?
4. Is the neighbourhood a well-kept residential area with a stable or rising real estate value?
5. Do zoning laws protect residents or restrict them from fully enjoying their property?
6. Are all utilities available at a reasonable cost?
7. Have improvements been made in public property, that is, paving, curbs, sewers and water lines? Have they been paid for?
8. What is the age and condition of the building?
9. How far down is the water base? If it is too close to the surface, the basement will be damp.
10. Are the size and shape of the lots convenient? Can owners take advantage of a view or use favourable orientation to gain ventilation, sunlight and peace and quiet?

#### - Other Considerations

1. Total cost of the older home with about the same space should be at least 20% lower than the new house.
2. Any house more than 25 years old will probably require extensive repairs at least some time during your ownership. The heating systems are always suspect and the water tanks may need replacing.
3. Houses more than 15 years old are probably not properly insulated.
4. Asphalt shingles may have to be replaced.
5. If the house is over 25 years old set aside \$5 000.00 for repairs that may be required during the first few years of occupancy.

#### Checklist for Home Buyers

##### - Exterior Construction

Siding  
Windows  
Porches  
Roofing\*

Chimney  
Paint  
Lawn  
Fencing  
Garage  
Drainage

- Interior Construction

Paint  
Floors  
Windows  
Basement  
Fireplace  
Doors  
Walls

- General Features

Wiring\*  
Plumbing\*  
Sufficient Room  
Sufficient Closet Space  
Acceptable Room Arrangement  
Heating Equipment\*

\*should have these checked by someone knowledgeable

## BUILDING YOUR HOME

Much money can be saved when building your dream home. Where off-season buying has been used and comparative shopping for materials and labour has been done, it is possible to save from 25 to 40 percent of the total value of the home. When a saving like this can be made, the mortgage money required is less and the monthly payments are reasonable. Although money is saved you must spend much of your time and effort in planning and coordinating the construction. Having figuratively built your house yourself is a rewarding factor and you will enjoy it far more because of your personal efforts.

The main advantage of building a house is that a family can choose a plan that will suit their needs and desires. Building a house brings under the family's control the quality of materials which goes into construction, for the family chooses them. Other advantages are:

1. The mortgage payments can be less than the current rental payments.
2. The family will own a piece of property instead of rental receipts.

3. They can build, alter, paint, repair, decorate their own home whenever and however they wish.
4. The family can control its privacy and has freedom to entertain friends.
5. The family will not have to move because of a change in landlords.
6. Their rent cannot be raised.

The family building a house has to pay out a large amount of money in the early stages. A lot must be purchased, a set of floor plans are needed, the payments to the building contractor must be made monthly as soon as the construction commences. A huge output of money has to be made before the house has taken any recognizable shape or is habitable.

The amount of money involved in the early stage will be much more than the normal cash down payment required when purchasing an existing home. This often deters many families from undertaking the project of building their own home.

#### CHOICES FOR HOME BUILDERS

Some families find it cheaper to become homeowners by building their own home. This offers them the chance to tailor a house to their needs — to select the colours, building materials, floor coverings and fixtures that appeal to them.

Building a home involves far more complexity than buying an existing home for the many reasons.

You must:

1. choose the type of house to build,
2. find a suitable lot,
3. obtain house plans and specifications,
4. judge the house by sketches and blueprints,
5. hire an architect and/or contractor or undertake the entire building yourself,
6. select materials and fixtures,
7. arrange adequate financing,
8. plan and pay for landscaping.

To reduce building costs requires a great deal of planning, time and energy. You can build in one of several ways.

### Buy a Stock House Plan and Hire a Contractor to Build It

These plans are available from magazines or building material dealers, and from the Central Mortgage and Housing Corporation. The provincial Department of Agriculture does supply house plans for home builders. They will also help you in planning and designing your own house plan. The stock plans include a set of blueprints showing the floor plan and construction details together with a suggested building materials cost and a set of specifications. Before buying any stock plan, be sure:

1. the specifications are complete,
2. the plan is suitable for your lot,
3. the house conforms to local building codes and zoning laws,
4. the financing you need is available,
5. the plan meets your needs and satisfactions without having to make costly changes.

### Buy a Prefabricated House From a Franchised Dealer

This house is mostly factory built. Sections of walls, floors, partitions, ceilings and roofs are made in a factory, shipped to the building site and erected by the builder. Non-factory parts are built on the site. These kinds of houses generally offer savings on materials and building costs. The builder should investigate the possibility of the transportation and shipping costs offsetting the savings. Before buying a prefabricated house find out:

1. if it is suitable for your lot,
2. if local building codes and zoning laws allow prefabricated homes,
3. if financing is available,
4. if it compares favourably with other houses in cost, materials, workmanship and design,
5. if the quoted price includes all costs of the materials and labour, and if not, what additional costs do you have to pay.



## Buy a Shell House and Complete It Yourself

A shell house is sold unfinished to be completed by you, the buyer. This type of a house is low costing if you have the skills, tools, time and energy to finish the house.

Before purchasing a shell house, know:

1. what materials and finished parts you will receive,
2. what materials, tools and skills are required to complete the house,
3. what financing arrangements are available.

## HOME INSURANCE

There are two types of risks associated with home ownership. The first is that the property itself may be damaged, destroyed or lost and, second, that you may be held responsible for damage or injury to others or their possessions because of what you own. Theft and fire are examples of the first type of risk. Liability risk is a good example of the second type of risk.

Homeowners should consider the risk of loss of their possessions and furnishings from fire or theft and the risk of destruction of their homes from fire. Liability claims present another risk of some concern because an owner may have steps, walks, trees etc. which can be the cause of an injury.

In the past six years, the cost of building a house (the labour and materials) has increased significantly. If your home insurance has not been increased accordingly, it is now substantially less than the present replacement cost of the building. This can lead to financial disaster in the event of a serious fire loss.

House insurance is complicated because of the large number of policies and coverages. Let us now investigate some of these.

### - Property Insurance

Property insurance protects your home against fire, smoke, water, wind and other damage. The premiums vary depending on:

1. the construction of the home,
2. the location of the home,
3. the water supply available in case of fire.

If you buy your home with a mortgage loan, the lender will require you to carry fire insurance at least equal to the amount of the mortgage. You do not, however, have to buy coverage from the lender.

For homeowners, there is also the *inflation protection* coverage which means the building and contents amounts are adjusted automatically to any increases in the cost of construction while the policy is in force.

## Liability Insurance

This kind of insurance gives you financial protection from law suits due to injury caused by the negligence of yourself, your family members, employees, animals, and so on. This insurance involves a third party who is holding you responsible for a loss.

This insurance protects you and your family if you become legally responsible for damages because of unintentional bodily injury or damage to property arising out of:

- your personal action,
- your ownership, use or occupancy of premises listed in your policy,
- damage to premises you are using, renting or have in your custody or control caused by fire, explosion or smoke from a household heating or cooking unit,
- bodily injury to your household employees.

For example, if the milkman falls on your sidewalk and is injured, you can be subject to a law suit. It is advisable for homeowners to carry at least \$500 000 or \$1 000 000 of liability insurance.

Following are some examples of claims which may be made under personal liability insurance.

### Example 1:

*A cow escaped while being unloaded from a truck and disappeared. The Smith's were unsuccessful in locating it. It did reappear in front of a fast-moving car. The driver of the car sued Mr. Smith for damages to his car and won. Mr. Smith was found negligent in not having taken every precaution to stop cattle from escaping. His insurance covered the cost of damage to the car in the amount of \$1 500 and the \$250 for legal costs.*

**Example 2:**

*Mr. Brown, an independent handyman, was hired by the owner of a commercial building to check the plumbing. He proceeded to thaw the frozen pipes with a blow torch and succeeded in igniting the whole building, resulting in a total claim in excess of \$500 000. His liability coverage was only \$100 000, leaving him responsible for the difference.*

**Homeowner's Policy**

To save on insurance costs, many homeowners combine several types of insurance into one policy rather than buying each one separately. It is less expensive to add additional clauses to a basic policy than to buy the separate policies. Also it is convenient to handle only one policy and one premium.

The homeowner's policy is an example of a combined policy. It provides insurance on:

the home,  
outbuildings, for example, the garage,  
contents - at home,  
fire and theft,  
inflation protection,  
personal liability,  
replacement cost endorsement.

This kind of policy gives limited coverage of the garage and other buildings on the premises, furniture, medical payments and living expenses.

Medical payments coverage is \$1 000 for reasonable medical expenses incurred within one year of the date of the accident if you injure someone unintentionally or if he is injured accidentally while on your premises.

Living expenses cover all expenses should you have to live in rented accommodation while your house is being repaired. The insurance agent will explain the amount of coverage to you.

The replacement cost endorsement coverage included in your policy insures the contents of your home for the cost of replacement at today's prices - not at their depreciated value. Replacement cost covers all contents except property which by their nature cannot be replaced with comparable articles, for example art objects.

## Scheduled Property Insurance

Items such as jewellery, fur garments, coin collections, are covered in your policy to specific limits. If your valuables are worth more than the limits set in your present insurance policy, it is best that you insure these items individually.

## Mortgage Insurance

If you carry a mortgage on your home, it is a good idea to have a mortgage insurance. This kind of insurance is not included in the package policies. This type of insurance is designed to pay off the existing mortgage should the head of the family die. The mortgage and insurance decrease at the same rate.

The home and its contents should be insured for at least 80 percent of the total replacement value. Deduct the cost of the lot from the total property value before calculating the 80 percent.

## Personal Property Floater

This policy insures your furniture, clothing, books, cameras, sports equipment, etc. against all damage, with these exceptions — damage caused by dampness and moths. To ensure proper protection, make a list of all the contents in your home and place the list in a safety deposit box. In case of fire, proving your loss is much easier.

Your house insurance should be examined every year. Since the value of your house increases every year, your insurance should cover the increased value. When any alterations or additions are made to your home, the insurance should be increased.

Now for some advice when purchasing insurance. Check the rates from two or three different companies. Review the rates as well as the coverage provided. If you are unsure about how much insurance you should get, have your agent plan your coverage with you so you get the proper protection.

## How Much Insurance Do You Need?

The amount of insurance one buys depends on the amount he can afford to lose. Most homeowners buy enough coverage to enable them to recover the current value of the items lost through either fire, theft, or whatever.

One should try to make allowances for both depreciation and appreciation. Items like furniture tend to depreciate. For example, a five-year-old bedroom suite may have cost \$1 800 new, but today it may be worth \$400. On the other hand, household items like paintings or antiques become more valuable (appreciate). All household items should be insured for their current value. In any given time, one will both acquire and discard possessions. Insurance companies use a general rule-of-thumb that your insurance requirements amount to about \$55.00 per square foot in your home.

*Keep your policies current. All changes (appreciation and depreciation of goods, cost of home, etc.) should be reflected in the coverage you ask for.*

It is important to keep in touch with the developments in the real estate market. One's house should be insured for an amount that will enable one to replace it in the case of total loss.

### What Kind of Insurance Do You Need?

Home insurance is frequently being offered in "home-owner's package" form which are multi-purpose policies that protect one against a dozen or so of the most common types of dangers — fire, theft, windstorm, vandalism, etc. Since these "package" policies come under a variety of names, one should invest one's time and effort to make sure one understands exactly what each covers.

In addition to the above, the following coverages are available:

- sewer backup,
- wide choice of deductibles,
- higher limits of personal liability.

You can add specific insurance to cover:

- holiday trailers,
- boats, motors and equipment,
- musical instruments,
- fine arts,
- silverware,
- cameras and equipment,
- jewellery and watches,
- furs, etc.



## Reading an Insurance Policy

The legal contract or agreement between the person buying the insurance and the insurance company is written in legal language. However, sometimes the purchaser of the policy has difficulty understanding the insurance contract. It is encouraging to know that some companies are now writing their policies in more simplified language.

When you buy an insurance policy always examine it very carefully and be sure you have the answers to these questions:

1. **WHO** is covered?
2. **WHAT** property is covered?
3. **WHAT PERILS** are covered?
4. **WHERE** does the coverage apply?
5. What are the **EXCLUSIONS**? (These may apply to who is covered, the perils insured against, or the location where coverage applies.)
6. What are the **EXTENSIONS** of the coverage?
7. What are the **CONDITIONS** of coverage?
  - what must the insured do to have coverage continue?
  - what must the insured do if there is a loss?
  - what must the insured do to recover a loss?
8. Is there anything else to consider?

## For Your Added Insurance

When you experience a loss, you are obliged to produce proof of the lost items. In some cases there may be enough evidence remaining for the adjusters to view what sort of possessions you had. However, sometimes there may be little left. Although an insurance company will not insist on it, it is to your own benefit to have an itemized list of all your possessions in case you have to file a claim. Listing all your furnishings, linen, appliances, clothing and personal effects seems like a chore but try to imagine how you would feel if your home were burgled or destroyed by fire. It would be a difficult job to remember everything you owned. You should have an up-to-date inventory of possessions and keep it in a secure place away from your home. Place it in a safety deposit box or give it to a friend. It would not be of much help if it burns up too. It is wise to send a copy to the insurance company for their files as well.



If you feel that a written inventory is too tiresome to prepare, you could use a camera or tape recorder or a combination of the two. With a tape recorder, go through the house describing all you see, including the contents of cupboards. These records may be supplemented with sales receipts, lists of serial numbers and any other relevant information.

When preparing a detailed inventory you may wish to attach current values to each item. This will assist you in determining how much insurance coverage you require. Also consider any special coverage for such items as jewellery, special collections or antiques. Compiling this inventory is not a one-time event. Your list of possessions will change and certain items may increase in value.

Make the most of your insurance.

1. Know what type of coverage your insurance provides, what it costs and when premiums are due.
2. Keep a list of your possessions and their replacement value.
3. Review your insurance with your agent periodically.
4. Report losses to your agent promptly with all details he needs to make your claims.



## EXERCISE 1: Multiple Choice

Select the best possible answer and place the appropriate letter in the space to the left of each question.

- \_\_\_\_\_ 1. Many homeowners combine several types of insurance into one policy to save on insurance costs. This is called a \_\_\_\_\_.
- a. mortgage insurance
  - b. property insurance
  - c. homeowner's policy
  - d. liability insurance
  - e. life insurance
- \_\_\_\_\_ 2. The qualitative benefit of home ownership is
- a. social prestige.
  - b. pride in ownership.
  - c. sense of security.
  - d. stability of the family.
  - e. all of the above.
- \_\_\_\_\_ 3. This type of a house is low costing if you have the skills, tools, time and energy to finish it.
- a. shell house
  - b. prefabricated house
  - c. stock house plan
  - d. existing home
  - e. contractor built home
- \_\_\_\_\_ 4. One can build a home in which of the following ways?
- a. Buy a stock house plan and hire a contractor to build it.
  - b. Buy a prefabricated house from a franchised dealer.
  - c. Buy a shell and complete it yourself.
  - d. all of the above
  - e. none of the above
- \_\_\_\_\_ 5. One disadvantage of buying an existing older home is that
- a. the neighborhood is well established.
  - b. it entails a large down payment.
  - c. the lots have too many trees.
  - d. it is generally a cheaper home.
  - e. the improvements have been paid for.

- \_\_\_\_\_ 6. One advantage of building a house to specification is that
- a. the home can best satisfy individual tastes and particular needs.
  - b. the owner must accept the worry and responsibility involved.
  - c. the owner must be certain that contractors and subcontractors are reliable.
  - d. it is difficult to fix a final construction price.
  - e. all of the above.
- \_\_\_\_\_ 7. This insurance protects your home against fire, smoke and wind.
- a. liability
  - b. homeowner's policy
  - c. property
  - d. mortgage
  - e. scheduled property
- \_\_\_\_\_ 8. Which type of a house is built on a mass production basis and there is no individuality in design?
- a. home built to specification
  - b. contractor built
  - c. existing older home
  - d. all of the above
  - e. none of the above
- \_\_\_\_\_ 9. Tom's son broke a neighbor's window while playing baseball. Tom's insurance company paid the neighbor \$77.50. The neighbor would be benefiting from which type of insurance?
- a. liability
  - b. property
  - c. life
  - d. mortgage
  - e. homeowner's policy
- \_\_\_\_\_ 10. With this type of a home, the lots are landscaped and the neighborhood is established.
- a. contractor built
  - b. home built to specification
  - c. existing older home
  - d. condominium
  - e. apartment

- \_\_\_\_\_ 11. This insurance gives you financial protection from law suits due to injury caused by the negligence of yourself or your family.
- a. homeowner's policy
  - b. property
  - c. mortgage
  - d. liability
  - e. personal property floater
- \_\_\_\_\_ 12. The allocation of the family's dollar to housing varies according to \_\_\_\_\_.
- a. family size
  - b. income
  - c. occupation
  - d. education
  - e. all of the above
- \_\_\_\_\_ 13. In broad terms, a home ownership offers \_\_\_\_\_.
- a. protection against inflation
  - b. financial credibility
  - c. control over your living space
  - d. all of the above
  - e. none of the above

## EXERCISE 2: True and False

Carefully read each statement below and decide if it is true or false. If the statement is true, place a T on the short blank before the statement. If it is false, place an F on the short blank. Correct all false statements by changing only the highlighted portion.

- \_\_\_\_\_ 1. The main advantage of building a house is that a family can choose a plan that *will suit their needs and desires*.
- \_\_\_\_\_ 2. A *high down payment is preferable* if one plans to sell this home in the near future.
- \_\_\_\_\_ 3. A *longer term loan with lower monthly payments* is preferable if you can afford it because it reduces the total cost of your built home.

- \_\_\_\_\_ 4. To reduce the cost of building a home *requires a great deal of planning, time and energy.*
- \_\_\_\_\_ 5. In building a house, *a huge output of money has to be made* before the house has taken any recognizable form.
- \_\_\_\_\_ 6. The amount of money involved in the early stage of building is generally more *than the normal cash down payment required when purchasing an existing home.*
- \_\_\_\_\_ 7. *Replacement cost endorsement* is extra insurance coverage for valuables like jewellery, furs and antiques.
- \_\_\_\_\_ 8. *A plain house with simple lines* will retain its re-sale value longer than a house of current, but confused architecture.

## EXERCISE 3: Short Answers

1. What are two disadvantages of owning a home?

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2. What determines the cost of a house? List three factors.

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3. What is the choice of a home influenced by?

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4. Define medical payments coverage.

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5. Define inflation protection.

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6. Define replacement cost endorsement.

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7. Define mortgage insurance.

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8. Why should you keep your home insurance up-to-date?

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### EXERCISE 4: Short Paragraph

In several paragraphs, discuss the reasons for owning a home. Be sure to observe the rules of spelling and sentence structure.

This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

EXERCISE 5: Short Answer

In a paragraph discuss the advantages and disadvantages of buying an existing older home.

This image shows a single sheet of white paper with horizontal blue or grey ruling lines, typical of notebook paper. The lines are evenly spaced and run across the width of the page. There is no handwriting or other markings on the paper.



## MODULE EVALUATION

Please evaluate this module. It is essential that accurate descriptive words are used to analyze it. Good, well done, awful or gross do not tell us much. We need your feedback to improve the module. The information you give us will not affect your grading in any way. What did you like about the module and why? In what way do you feel that module could be improved? Your specific suggestions would be appreciated.

This image shows a single sheet of white paper with horizontal blue or grey ruling lines. The lines are evenly spaced and run across the width of the page. There are approximately 20 lines visible. The paper has a slight shadow on the right side, suggesting it's resting on a surface.







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